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Eastern Millinery Association BULLETIN

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YOUR NEW HOME

By July 1st, the permanent home of the Eastern Millinery Association will be located on the tenth floor of the new Tishman Building, at 15 West 37th Street. A large meeting room for the use of members will be one of the features.



“Every man
owes some of his time
to the upbuilding
of the profession
to which he belongs.”

Theodore Roosevelt

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The Housing Committee Gets First Page This Time

Here is What It Has Done in Your Interests

IT is now about a year since the Board of Directors of the Eastern Millinery Association ratified a plan whereby suitable quarters were to be secured for the Association and particularly for its credit department to function in, as well as provide space which might be rented to other millinery organizations. The advantage to be gained from having all these organizations under the same roof can not be gainsaid, for in this way a hub is established for the trade where problems may be discussed and quickly solved.

During last year, however, the Housing Committee, of which Earl M. Farrington is chairman, found that the price of real estate was too high to warrant purchasing, so the completion of the project was delayed. About this time Mr. Farrington, who, by the way, is the organizer of this idea and is responsible for its development, was requested by several members to visit the quarters of the Chamber of Commerce in Paris, which he did. There he found that a large loft had been sub-divided, making very attractive meeting rooms, as well as providing the necessary space for the offices. And this is the way in which the Housing Committee has solved the rather knotty problem of the Eastern Millinery Association of New York.

An entire floor has been secured in the new Tishman Building at 15 West Thirty-seventh Street, on a five-year lease with the privilege of extension. The work of remodeling has already been begun. The proposition will be a self-supporting one, as space will be rented to the other organizations. At the time of writing the partitioning off was practically complete and Mr. Farrington is to be congratulated on the speed which he has gotten out of the workmen. It is expected that some of the

organization offices will be ready for occupancy about the first of June and everything down to the most minute detail will probably be finished by the first of July.

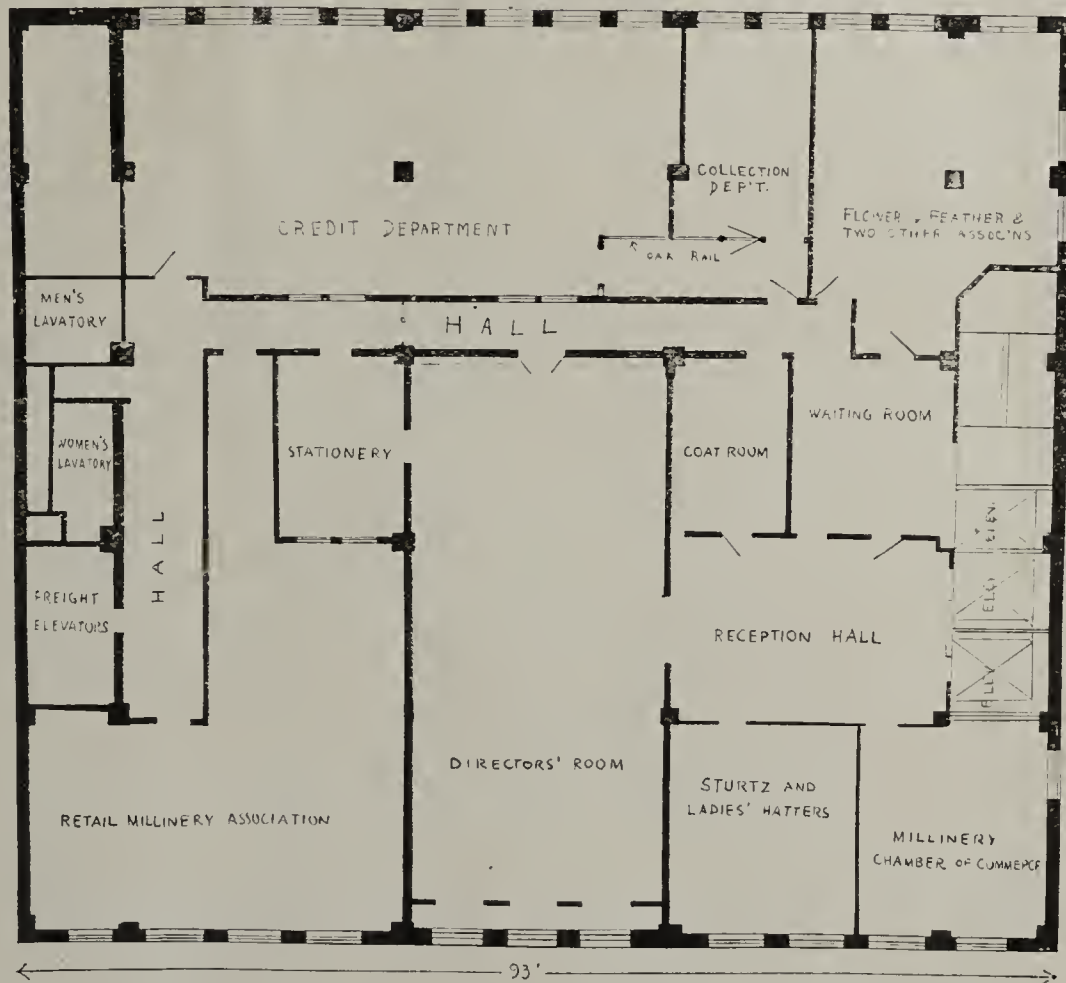
The rooms will all be artistically decorated and will consist of a lobby or reception room from

which opens the large meeting room. The latter room is very large and will provide the necessary space for directors meetings, etc. A pantry opens off this room so that buffet lunches can be served on special occasions. The rooms will have arched ceilings and the large meeting room will have arched doorways. The central location of this new home for the millinery organizations may be said to be in the heart of the trade.

Among the organizations that have already ob-

tained sub-leases are the Millinery Chamber of Commerce, the Retail Millinery Association of America, the National Association of Ladies' Hatters and the Flower & Feather Association. Thus it can be readily seen that this central home of the trade will prove to be a most active and influential force in the millinery trade of America. The more intimate association of these many organizations can but create constructive ideas and activity along progressive lines which will be of inestimable worth to the trade as a whole. It will be a home which any man in the millinery trade can point out with pride to his out-of-town friends.

The original plan called for an expenditure of \$100,000 for the purchase of a building, but the present plan will amount to only about \$15,000, which will go into the proper fitting up of the quarters. The Finance Committee, namely, Mr. Roth, chairman, Mr. Simon and Mr. Hoyer, has decided to raise this latter amount in as democratic a manner as is possible so that everyone in the trade



Plan of the arrangement for the new quarters of the Eastern Millinery Association and affiliated organizations, now being fitted up at 15 West 37th Street.

will be able to feel that he has done his bit. With this in view they have divided the subscriptions into two classes, the \$100 class and the \$50 class. The initial subscriptions made at the meeting of March 31st, however, spontaneously passed beyond

the bounds of the classes specified, and many subscriptions for \$200, \$250 and even \$300 were recorded. Anyone who desires to subscribe should send check to any of the three gentlemen on the Finance Committee.

The Roll of Honor

Here are some of the names that will be inscribed on the tablet to be erected in the main lobby of the new quarters of the E. M. A., as contributors to the building fund for fitting up the loft in suitable style. There is still space for your name.

Abe N. Adelson
All Ready Hat Lining Co.
Altmeyer, Schleestein & Co.
Berkowitz & Ferrier, Inc.
A. H. Bernhard
J. Bloomfield & Co.
F. Blumenthal & Co.
Bronston Bros. & Co.
Bunkin & Lazarre
Cecile & Co.
Cohen & Kaplan
Davis & Laitin
Del Monte & Co., Abe
Engel Hess Co.
Farrington & Evans Co.
Max Feist
S. Feltman & Co.
French Art Novelty Co.
G. B. Hat Works

Gage Brothers & Co.
Gerber Marks Co.
Morris Goldzier
Goodkind & Robinson
J. Gordon
Kanrich Bros.
Katz & Auerbach
Kneale & Rohrs
Kurzman
L. & S. Feather Co.
A. M. Loewenthal
Mae Feather Co.
Mandel & Witte
Metropolitan Silk & Mill Co.
Millinery Trade Review, The
Mirkin & Margolin
Harry S. Morris
N. Y. Flo. & Fea. Co.
Olivier & Co.

Pacific Hat Works
C. M. Phipps
Pokress Hat Co., Inc.
Pollack & Co., Max
Randa Hat Co., The
Randall & Sons, Wm.
Rawak Corp.
Riegel & Ross Co.
Riegelman Co., Inc., Chas.
Riehl & Co., Theo., Inc.
Rinaldo, B.
Rosenbaum & Co., Wm.
Rothschild & Rockwell
Rubinow, Jos. H.
Richard Sentner
Alfred L. Simon
L. B. Simonds Co.
R. S. Stern
Benj. Stearns Co.

Morris Shoenthal
M. Strauss & Co.
Tannenbaum & Co., I.
Trinner, John
Tompkins, Brace
Uhry, Edmond
Veilchenblau, Salo R.
Weil Inc., Jules
Weisker, Chas. & Co.
Weiss & Samish
Witt, Max A.
Wolburg, Henry
Wurzbürger & Co.
Wright, Ginsberg Co.
Mr. Mauer of McCreery
Weinberg & Witte
Milton Sommerich
Paige Hat Co.
Roth

That Meeting

OF course you were at the meeting—the big one on March 31st! Wasn't it a live one, though?

We called it the Mid-year Dinner, but it turned out, remarkable as it may seem, that the meeting was even more interesting than the dinner—yes, we make that statement despite a vivid recollection of the shredded cocoanut on the fish course. As our president suggested, maybe we'll charge \$20.00 a plate next time, just to prove that it isn't the free dinner that brings 'em out.

It couldn't be done without Mrs. Rorke, though.

Margaret Hayden Rorke—if you muffed it from the stage. Not even Mr. Wright, or Mr. Simon, or Mr. de Jong—to name a few of our foremost orators—could handle a fan the way she did. No, she'll have to take dinner with us every time.

It would have been all wrong without Wright, too. Doubtless our president never

heard this little pleasantry on his name before, and will be paralyzed with laughter.

Mr. Simon talked on Co-operation—an old one, but when it comes from Mr. Simon, who makes a hobby of it, it rings as fresh and new as the old, old story that Romeo told Juliet.

Harry Bernhard talked briefly and said a lot of things—as usual. Much of it is printed in his signed article appearing in this BULLETIN.

Many of us never knew before that homework was rooted so deep in our trade, or that it had so many violent and active opponents in folks who know nothing about it, or that Mr. de Jong could talk with such startling force and conviction.

Mr. Wright summed up a well-spent evening when, as the meeting adjourned, he said: "Gentlemen, we have listened to four good speakers, and collected more than \$10,000—and it's only ten minutes to eleven!"

THE TWELVE COLORS

Original lines recited by Margaret Hayden Rorke at the Mid-year Dinner of the Eastern Millinery Association, March 31st.

*Imperious PURPLE!
Color of passion's fire,
Within thy regal hue is hidden
The name of Nineveh and Tyre.*

*Nights that cup the desert
With EGYPT'S deepest blue,
Like gorgeous panoplies hung low,
While caravans to Mecca go.*

*Stars of SILVER brightness
That guard the doors of night,
Awaiting for the PINK of dawn
To hasten AZURE light.*

*JADETITE—rare, exotic jewel,
Glory of pagan god,
Stone of mystic beauty,
That mortals dare to rob!*

*HYACINTH, flower of Springtime,
And GLADIOLUS fair,
With flaming, deep-toned petals
That faintly scent the air.*

*BUTTERFLY, frail and dainty,
With yellow-tinted wings,
Summer calls! Harken then
To the song she sings.*

*Come last, not least in glory—
BUFF, SHRIMP and NAVY BLUE.
And so, we think, good friends,
'Tis time to say, adieu, to you.*

THE LINE FORMS TO THE RIGHT, MESSRS. PRESIDENTS

This is the only series of articles ever written exclusively by real Presidents. Don't miss it. The next contribution, we hope, will be from the President of another national millinery organization—yes, Mr. Bode, we're looking at you!

The Progress of the Four Season Idea

By HARRY S. BERNHARD

*President Retail Millinery Association of America.
(First of a series of articles by the Presidents of the various Millinery Associations.)*

WE are approaching the new Season and the Roads, as we progress, are in far better condition than when we started to pioneer and break a path through the Woods of Confusion. A clearing has been made, sure foundations have been laid and the highways are now not only passable, but the roadbed is safe and secure and those who traverse are sure-footed and now know that the goal will be reached.

There are no doubts any longer for those who have traversed the way. The road builders know full well of what the course is builded, how it is constructed and are sure of the security of the foundation, the substance of the strata and the fineness and the finish of the top dressing. And when the others who doubted at first and the many who are still doubting, decide to learn how they can reach the goal of all-year-round business, they will be amazed to speed along the new thoroughfare and see how easy it is to arrive at their cherished destination.

That there are doubters at this late day is but natural, we suppose; but to those who have travelled the route, it is difficult to understand. The Winter Season just passed should dispel all doubts, but it is hard for those with big stocks of unseasonable merchandise or those who are burdened with overstocks of any kind to see anything but their own problems and troubles. "Self preservation is the first law of nature" and each individual's trouble seems the greatest. But, as these are gradually eliminated, all will eventually see that the solution lies in the adoption of the plans that will prove to be for the greatest good of the greatest number.

There are many who will say that the phenomenal Winter business was due to the unusual mild weather—the California Winter—that suffused the country. True to a degree. But, this is only a partial explanation. *In the old days, this beautiful weather would have found us with a few straw hats in stock—a sparse sprinkling of early Spring hats. Our business would have been done on these; duplicates would have been given and the straw hat plants would have been blooming with unheard-of*

order for Summer hats in the Winter. Then, the Easter Season would have come along and found women already wearing their straw hats and they would have bought a flower or feather to freshen, or veil to cover their Spring hat purchase in the previous December or January.

Instead; Organization, Co-operation, Preparation and the Four Season Idea forced everybody to display between-season merchandise; hats of fabrics and combinations that harmonized and contrasted with furs and Winter Fashions. The woman, tempted out of doors by the fine weather, eagerly bought a Winter hat. It was apropos, logical and good business. A supplementary Season was enjoyed—it was profitable and pleasurable. Then when the Spring Season, the Pre-Easter days came along, miladi was tempted again and bought her Spring hat, her straw hat, her hat in harmony with the call of the Spring. So we have the biggest Easter and Spring business in history and this in spite of lowered prices.

The efforts of the Retail Millinery Association of America, The Eastern Millinery Association, The Millinery Chamber of Commerce of the United States and the allied Associations are beginning to tell; the work of those earnest men and women who have given liberally of their time, money, energy for the accomplishment of their altruistic ideals are beginning to bear fruit. And now as we face present-day conditions, let us pause to study and consider; let us get rid of Spring stocks on hand; let us exhaust the stocks of manufacturers, importers and jobbers; hold sales if we will, until the merchandise has melted away.

Now is the accepted time—let us give the public values and hasten to extinguish stagnant stocks and clear the decks for action. When this is accomplished, let us show the new S go to our manufacturers or our orders for the new Summer hat Hold our Openings at the ap fresh new beautiful window sparkling advertising of the n when the consumer, unmindful for her, goes to the shopping

mer wear.
time; have
days, bright
thoughts. And
hat is in store
facts, she will

be entranced and attracted by the compelling newness of it all and will unconsciously increase your sales. *How can she resist, if the efforts are co-operative and if all the shops and stores tell her in bold letters of suggestion, that a new season is here and a new style is born and she must array herself in harmony with the new order of things; in tune with the spirit of the season.* --

Let us be careful what we show—let us heed the lessons of the past, let us not rush too ruthlessly into the showing of materials that can bring us business in June and July. *Let us show real summer fabrics and materials and styles that are appropriate for April and May business.* Let us

suggest by subtle influence to the go-aways that their Summer wardrobe requires many Summer hats that are really for Summer wear. Let us show the stay-at-homes that their Summer activities and pleasures will be more comfortable and enjoyable if they are attired sensibly and in tune with the World as Nature, in all her wisdom and wonder, has ordained.



Azure and Hyacinth—the Display Colors

THE week of May ninth has definitely been settled upon as the opening week of the summer season. For the purpose of making a unanimous impression the Standard Color Card shades of Azure and Hyacinth have been selected by the Display Managers' Association for display purposes during the week. This does not mean that these are the two most approved millinery colors for the summer season—they are simply two of the twelve selected summer colors that will be emphasized for purposes of unanimous display, in order that the public may be sure to know that something is happening.

Inasmuch as these two colors have now been

selected it behooves the wholesaler to bestir himself and be ready to meet the demand of the retail buyers. It is further suggested that the wholesaler prepare samples to show customers so that the latter may get ideas for color schemes.

Now is the time for everyone to pull together and in this campaign pulling together will do much to rejuvenate the trade as a whole, for it can be readily seen that should any of the retailers be premature and launch these colors it would spoil the effect and destroy the novelty of this idea. So, for the good of the trade and everyone in it, it is sincerely hoped that no retailer will try to "steal the jump."

This is a Personal Letter—Read It

April 15th, 1921.

Dear Sir:

The Housing Committee of the Eastern Millinery Association, in rendering its report at the dinner meeting of the Association on Thursday, March 31st, advised members present that they had finally succeeded in obtaining suitable quarters for the purpose of housing all the allied millinery associations and that it would require about \$15,000 to \$25,000 to model and furnish the said quarters.

In addition to housing the various associations, there will be a general reception and meeting-room sufficiently spacious to accommodate an attendance of about 200. This meeting-room will be placed at the disposal of any member upon request, for the purpose of holding personal conferences.

Last year, members donated over \$50,000 for the purpose of purchasing a building, but owing to the unfavorable conditions in the real estate market, the Housing Committee thought it inadvisable to purchase. Therefore, all these subscriptions became void.

At the general meeting on Thursday, March 31st, members suggested that in order to defray the expenses of \$25,000, immediate donations be requested with the result that voluntary contributions were donated in amounts ranging from \$50.00 to \$300.00, and a sum of over \$10,000 was realized.

A tablet will be erected in the main lobby upon which will be inscribed the names of all those donating to this Building Fund.

May we request you, both as a millinery merchant and a member of the Association, to participate and contribute to the Building Fund? We know and feel assured that this millinery home will be a source of gratification and pleasure to every merchant in the millinery industry.

Thanking you in anticipation on behalf of the Housing Committee and the Association for your co-operation and requesting you to mail your check to Mr. Geo. E. Hoyer, treasurer of the Building Fund, at his address, c/o East River National Bank, 680 Broadway, we remain,

Very truly yours,

EASTERN MILLINERY ASSOCIATION, INC.

For Fair Taxation—Write Your Congressman!

THIS NATION CANNOT EXIST HALF TAXED AND HALF UNTAXED. THE MCFADDEN AMENDMENT, IF PASSED, WILL RESTORE AN EQUAL BURDEN

TAXATION is competing with the tariff for first place as the most important problem to come before the Special Session of Congress. At previous times in American history the tariff has always had the right of way when administration changed.

The enormous national debt—now twenty-five times greater than before the war—is the first reason for this change in the relative importance of the problems of Tariff and Taxation.

Our graduated income tax, varying from nothing for persons with small incomes, to 73 per cent. of the net income of the wealthier citizens of the country, causes a radical increase in tax-collection perplexities over conditions prevailing five years ago, when taxes were levied on substantially a flat basis, regardless of income or amount of property owned by the taxpayer. This is the second cause.

The third and greatest cause of the difficulties is due to the enormous and rapidly increasing volume of tax-exempt securities in existence.

It is agreed by reliable statisticians that \$15,000,000,000 to \$18,000,000,000 of tax-exempt securities are now held by investors. This amount includes the 3 1-2 per cent. Liberty Bonds, but does not include the other issues, which are only partially exempt. The Bond Buyer, a reliable financial journal states that securities exempt from federal income tax were increased to the amount of \$1,446,935,290 by bonds issued by states and municipalities in 1920.

Before the census of 1930 is taken, the amount of tax-exempt securities will approximate \$35,000,000,000 at the present rate of increase.

Persons receiving large incomes naturally invest in tax-exempt securities because they can thus evade taxation, saving—according to the size of their income—all the way from 25 to 72 per cent. Persons receiving small incomes, paying no federal income tax, or merely a nominal tax, receive no practical benefit from owning these tax-exempt securities.

This produces two uneconomic and unjust results: The wealthy investors purchase the tax-exempt securities and evade paying the proportion of taxes contemplated by law, thus increasing the burden of taxation that must be borne by industry, commerce and by investors in taxable securities. The other unfortunate effect is that persons of vast wealth refuse to invest in taxable securities, making it necessary for industrial, railroad and business borrowers to obtain their loans from small investors at a higher rate of interest. This automatic removal of the large investor from the market for industrial and commercial loans decreases the

amount of money available for those purposes and adds a heavy interest burden to American business.

Commenting upon this phase of the financial situation, Governor Allen of Topeka, in his inaugural address in January last, said:

"In Federal taxation, the introduction of the numerous tax-exempt securities has created the most effective system of tax-dodging wealthy investors have ever enjoyed. It has withdrawn large investment funds from private enterprise, robbing these endeavors of financial strength by making it more difficult for them to obtain capital. It has increased interest rates, which in turn increased costs of manufacture and affected finally the cost of living."

Abraham Lincoln said:

"This country cannot exist half slave and half free."

With equal propriety it may now be said this country cannot exist half taxed and half untaxed.

Secretary Houston of the United States Treasury, in his last report, said:

"For the year 1916 net income amounting to \$992,972,985 was included in the returns of taxpayers having net income over \$300,000 a year. This aggregate fell to \$731,372,153 for the year 1917 and to \$392,247,329 for the year 1918. There is little reason to believe that the actual income of the richer taxpayers of the country had fallen in that interval. It is the taxable income which has been reduced and almost certainly through investment by the richer taxpayers in tax-exempt properties."

The National Tax Association, the Chamber of Commerce of the United States, and dozens of other organizations whose experts have investigated the taxation question, have declared that it is against public policy to have the issuance of tax-free securities continued.

Congressman L. T. McFadden of Pennsylvania, has introduced a Resolution in Congress providing for an amendment to the Constitution of the United States to enable Congress to levy national income taxes on incomes derived from future issues of state, municipal and other bonds.

Every American business man can help bring about an improved condition by writing his Congressman in support of the McFadden Amendment.

THE INCREASE IN FRENCH EXPORTS

THE increased productiveness of the workers of France under the stimulus of peace is well illustrated in the latest figures of export from France to the United States during 1920, compared with the two years previous.

The value of exports of artificial flowers, leaves and fruits for 1920 is given as 13,358,000 francs. The value of the same for 1919 was 6,455,000 francs, and for 1918, 2,527,000 francs.

The total value of all articles exported to the United States in 1920 was 1,770,892,000 francs. The value in 1919 was 892,801,000 francs and in 1918, 419,547,000 francs.

Where the Chamber of Commerce Stands on Taxation

THE result of the membership vote on Referendum No. 34 was published by the Chamber of Commerce of the United States in a special Bulletin issued April 8th.

In this referendum fifteen propositions regarding taxation were placed before the membership of the Chamber. Under the by-laws the vote closed at midnight on January 31, 1921, when 574 organizations had filed ballots. These organizations are situated in 46 States, the District of Col-

umbia, Hawaii, Paris, France, Havana, Cuba, and Barcelona, Spain.

In the balloting each organization casts as many votes as it may have delegates at an annual meeting of the Chamber. The number of delegates an organization may have depends upon the number of its members, but in no case falls below one or exceeds ten.

The proposition submitted, and the results of the balloting on each proposition, were as follows:

I	The excess-profits tax should be repealed.	1718	votes in favor
		44	votes opposed
II	Revenue now derived from the excess-profits tax should be obtained mainly from taxes on incomes.	575½	votes in favor
III	There should also be excise taxes upon some articles of wide use but not of first necessity.	1004½	votes opposed
		1217½	votes in favor
		504½	votes opposed
IV	Should a sale tax be levied instead of the taxes mentioned in proposals II and III above?	706½	votes in favor
		857½	votes opposed
V	Should a sales tax be levied in addition to such taxes as are mentioned in propositions II and III above?	767½	votes in favor
		890½	votes opposed
VI	Members voting in favor of question IV or question V above are asked to indicate below the type of sales tax they advocate; (vote for one only)		
	(a) A General Turnover Tax	512	votes in favor
	(b) A Limited Turnover Tax.	182	votes in favor
	(c) A Retail Sales Tax.	539	votes in favor
VII	There should be a moderate and graduated undistributed-earnings tax on corporations.	640½	votes in favor
		1063½	votes opposed
VIII	Each individual stockholder of a corporation should pay his own normal tax.	693½	votes in favor
		975½	votes opposed
IX	Income from any new issues of securities which may lawfully be made subject to federal tax should be taxable.	1386	votes in favor
		275	votes opposed
X	American citizens resident abroad should be exempt from the American tax, upon income derived abroad and not remitted to the United States.	1248½	votes in favor
		460½	votes opposed
XI	Profits arising from sale of capital assets should be allocated over the period in which earned and taxed at the rates for the several years in the period.	1406½	votes in favor
		243½	votes opposed
XII	An exchange of property of a like or similar nature should be considered merely as a replacement.	1543½	votes in favor
		146½	votes opposed
XIII	Net losses and inventory losses in any taxable year should cause redetermination of taxes on income of the preceding year.	1351	votes in favor
		323	votes opposed
XIV	Ascertainment by the government of any tax based on income should precede payment.	1211	votes in favor
		483	votes opposed
XV	Administration of income taxation should be decentralized	1321½	votes in favor
		390½	votes opposed

In accordance with these votes, the Chamber is committed to each of the propositions I, III, and IX to XV, inclusive, since more than one-third of the voting strength of the Chamber was recorded upon each, and more than two-thirds of the votes thus cast, representing more than twenty states, were in favor of each proposition. It is not com-

mitted to Propositions II, IV, V, VII and VIII since two-thirds of the votes cast were neither in favor of nor opposed to these propositions. With reference to a, b and c under Proposition VI, the vote recorded indicates the preferences of those organizations voting in favor of either Proposition IV and V.

The Railroads and the Express Service

UNDER the new express-railroad contract, the rail carrier which has signed the new contract. form of which has just been approved by the Interstate Commerce Commission, the express company continues the relationship it bore to them during the régime of the United States Railroad Administration—namely, that of agent for the ties on their passenger trains for this reason. Thus, the express business, therefore, becomes more directly a railroad proposition, since its success is a matter of dollars and cents to every ties of which have only been suggested in the past.

To Discuss Foreign Trade, May 4-7

A PARAMOUNT questions before the eighth annual convention of the National Foreign Trade Council, to be held here May 4th to 7th, will be revision of the tariff, financing our foreign trade, the merchant marine and the double taxation of investments made abroad by Americans in the interest of foreign trade extension. With exporters generally these are considered of importance in the order named.

Drastic tariff increases just now, with foreign finances in a state of demoralization, exchange altogether out of gear, and credits abroad all but wiped out, are frowned upon by the export interests. "We must buy if we would sell abroad," they declare, "and buying will not be freely done if the tariff wall is built even higher than it now is. Our foreign customers must be encouraged to pay in part with goods of their own manufacture."

Exporters generally favor a bargaining tariff, based upon the principle that only countries who give the same treatment to American goods as they do to similar competing goods from other countries, are entitled to equal treatment in American markets. They want a tariff that will provide, in addition to the ordinary duties that apply where no discrimination is shown, both maximum duties

for retaliatory infliction and minimum duties to apply where special concession is shown American wares.

Under the plan favored by the National Foreign Trade Council and approved in the export ranks, the President would be given full authority to impose those penalties and grant concessions according to the situations as they arise and are certified to him by the tariff commission or such other agency as Congress might delegate to keep tab on foreign tariff conditions.

Representatives of the several governmental departments, particularly the treasury and commerce divisions, are expected to be present to discuss federal policies toward foreign trade. Especial interest centres in the probable activities of the War Finance Corporation, recently revived by Congress. Something definite is expected as well upon the probable aid to develop from the organization of the Foreign Trade Financing Corporation, which is expected to be actively under way by convention time.

With the merchant marine of such overweening importance to foreign trade it is expected that some representative of the shipping board will be present to outline the policy of that organization.

HERE'S OFFICIAL DEFINITION OF UNFAIR COMPETITION

Competition is unfair when it falls within any of the following fifteen classifications, according to William B. Colver, of the Federal Trade Commission of Washington:

First: Misbranding of articles as regards the materials or ingredients of which they are composed, their quality or their origin or source.

Second. Adulteration of various products, misrepresenting them as pure or selling them under such names and circumstances that the purchaser would be misled into believing them to be pure.

Third. Bribery of buyers or other employes of customers, with money, valuable presents, etc., to secure new customers or induce continuation of patronage. The payment of specified percentages of the purchase price.

Fourth. The payment of bonuses by manufacturers to the salesmen of jobbers and retailers, with or without the knowledge of their employers, to procure their special services to push the goods of the manufacturer has likewise been condemned.

Fifth. Procuring the business or trade secrets of competitors by espionage on their plants, by bribing their employes, or by similar means.

Sixth. Procuring breach of competitors contracts for the sale of commodities by misrepresentation or by other means.

Seventh. Enticing away of valuable employes of competitors in such numbers as to disorganize, hamper or embarrass them in business.

Eighth. Making of false or disparaging statements re-

specting competitor's products, his business, financial credit, etc.

Ninth. False or misleading advertising.

Tenth. Widespread threats to the trade of suits of patent infringement for selling or using alleged infringing products of competitors, such threats not being made in good faith but for the purpose of intimidating the trade. False claims to patents or misrepresenting the scope of patents.

Eleventh. Trade boycotts or combinations of traders to prevent certain wholesale or retail dealers or certain classes of such dealers from procuring goods through the usual channels.

Twelfth. Passing off of the products of one manufacturer for those of another by imitation of product, dress of goods, or by simulation of advertising or of corporate or trade names.

Thirteenth. Misrepresenting the materials of which competitors' products are composed, and the financial standing of competitors; preventing competitors from procuring advertising space in newspapers or periodicals by misrepresentation respecting their financial standing or other misrepresentation calculated to prejudice the advertising medium against them.

Fourteenth. Misrepresentation in the sale of the stock of corporations. There is the use by monopolistic concerns of concealed subsidies for the carrying on of their business, such concerns being held out as connected with the controlling company.

Fifteenth. International appropriation or converting to one's own use of raw materials of competitors by diverting shipments, etc.

So much has been said in recent months about the government-owned vessels, their condition and future, that definite first-hand information from that quarter will be peculiarly welcome.

Much interest is being evinced from the exporting ranks in the proposed foreign trade advisory service, to be composed of foreign trade experts from all over the country, and which will give one entire day to the answering of questions and the solving of foreign trade problems that have risen in the affairs of individual exporters.

PASSPORT REGULATIONS MODIFIED

PASSPORTS for American citizens are no longer required by this government.

The State Department has received an opinion by the Attorney General to the effect that the Passport Control Act of May 22, 1918, has been terminated by Joint Resolution of Congress March 3, so far as it relates to American citizens entering and leaving the United States and to aliens leaving this country, although, in view of a provision in the Diplomatic and Consular Appropriation Act of March 2, 1921, the Act is still in operation with regard to aliens entering the United States. But the elimination of passport restrictions will only to a small degree modify the need of securing passports for travel abroad, the Department says. While Americans are not required by the United States to have passports, they, as well as aliens, will find the need of such documents upon arriving at foreign ports. This country no longer will require documentation for all persons outgoing and for Americans incoming, but most of the foreign countries will still require a viséd passport from persons leaving America.

In view of the complete discontinuance of the outgoing passport control, the State Department no longer issues permits for departure to aliens who are unable to obtain passports or similar documents from the governments of the countries to which they belong. It is suggested that persons inquire of diplomatic or consular officers of the countries which they expect to visit as to what documents, if any, may be accepted by these countries in lieu of regular passports.

BRITAIN MAY PROHIBIT WILD BIRD PLUMAGE

A BILL providing for the prohibition of importation into the United Kingdom of the plumage of all birds except African ostrich, eider ducks and birds ordinarily used as articles of diet, is to be introduced in the House of Commons this spring, according to information received here.

The bill was evidently fostered by the millinery interests of Great Britain, with the same purpose as the bill prohibiting the importation of plumage

into the United States, which is now before Congress.

Excepted from the prohibition on importation imposed by the proposed act, according to a copy of the bill received here, is the plumage of the following birds:

"A—Birds for the time being included in the schedule of this act (African ostriches and eider ducks).

"B—Birds imported alive.

"C—Birds ordinarily used in the United Kingdom as articles of diet."

The prohibition on importation does not apply to plumage imported in the baggage or as part of the wearing apparel of a passenger, if the plumage is reasonably required for personal use.

THE VALUE OF THE SIGNED ORDER

FRANKLY, there is no sound or valid reason that can be offered in support of the failure of a merchant to execute a signed order for the merchandise he buys. It obviates mistakes, it precludes the possibility of controversy, and in 95 per cent of cases, the salesman can secure a signed order if a little tact is used. He can make it appear to the interest of a purchaser, and it really is to his interest. He has an absolute check on his purchases and orders cannot be stuffed. It is also a decided advantage to the seller. The order blank should be worded in such a way that if the purchaser attempts cancellation, the seller will be afforded some protection and advantage in protecting his interests in a legal way.

The order blank should read something after the following:

"TERMS----- This order is not subject to cancellation."

It will be observed that the order blank definitely states terms. That is important within itself. It also states that the order is not subject to cancellation. Of course, this would not prevent the debtor from cancelling, but it does tend to bind him to a bona fide purchase and agreement, and can be used as a "club" from moral viewpoint.

USE A TELESCOPE ON THAT PROPERTY STATEMENT.

Few credit men, it seems, ever make an attempt to verify a customer's financial statement, whether it comes direct from the customer or through the Commercial Agencies. The information can not always be verified when passing on first order, but it *should* be verified at first opportunity. Recently a heavy loss was sustained where creditors were advised the customer had 800 acres of land. After the debtor "busted" it developed that the land did not belong to him, but rather to a brother not connected with the business. Creditors had been selling on the strength of the supposed asset represented in the land.

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Eastern Millinery Association BULLETIN

VOLUME 2

MAY, 1921

NUMBER 1

Articles You Should Not Miss In This Issue

A Flower and Feather Manufacturer's Views
on the Tariff, Page 4

A Flower and Feather Importer's Views
on the Tariff, Page 5

Tariff and Taxation

As discussed at the Ninth Annual Meeting of the Chamber of
Commerce. Pages 8, 9 and 10

Many Other Features of Value to You

NOTICE

THE Eastern Millinery Association Bulletin is published on the 15th of each month. Its purpose is to keep you in touch with the work of the Association and to keep the Association in touch with you. If you have anything you would like to say to all your fellow-members at once—aside from the fact that your line is the best at the lowest price—you have only to write it down, mail it to the Editor and it will be printed in your Bulletin.

Forms for each issue close on the 5th of the month, and if your kick, boost, suggestion or idea comes in before that date it will be published in the succeeding issues.

The Editors

IS YOUR NAME ON THE LIST?

THE Eastern Millinery Association is doing something for you to-day, far more than you are paying for in your membership fee. It is fitting up a permanent home in which your work may be carried on—for the Association's work is your work. There the Credit Department will be able to function unhampered by limited space. There the Association will be in much closer touch with other millinery organizations and will be able to work for trade development and other benefits with much less waste motion. There you will have a reception hall where you can meet your friends, a directors' room where you may hold conferences, a millinery centre you can be proud of.

To fit up this permanent home in a manner suited to its importance costs money. The work is now in progress, *but the money is not yet in hand.*

The funds for completing this work in your interests can come—should come—only from you.

As a member, you pay your annual dues. You are not compelled to pay any more, though fitting up the new quarters is not provided for by these dues. Whether you are also to contribute your just share to the Building Fund is a matter to be

adjusted between you and your sense of duty.

During the war we all paid our rent and taxes. But we all realized that the United States could not carry on and complete that other big job in our interests on mere peace-time taxes. We all bought Liberty Bonds, dug into our jeans for the Red Cross, the Y. M. C. A., the Salvation Army, etc., and gave our time and talents and oratory to the victorious cause. We didn't leave the effort to a few. The nation, young and old, welded itself into one sword point, and none held back but the slacker and the traitor.

On this page is printed the list of those members—and even of some non-member individuals—who to date have contributed to the Building Fund. It numbers ninety-eight names—*only about one-quarter of the membership of the Eastern Millinery Association!*

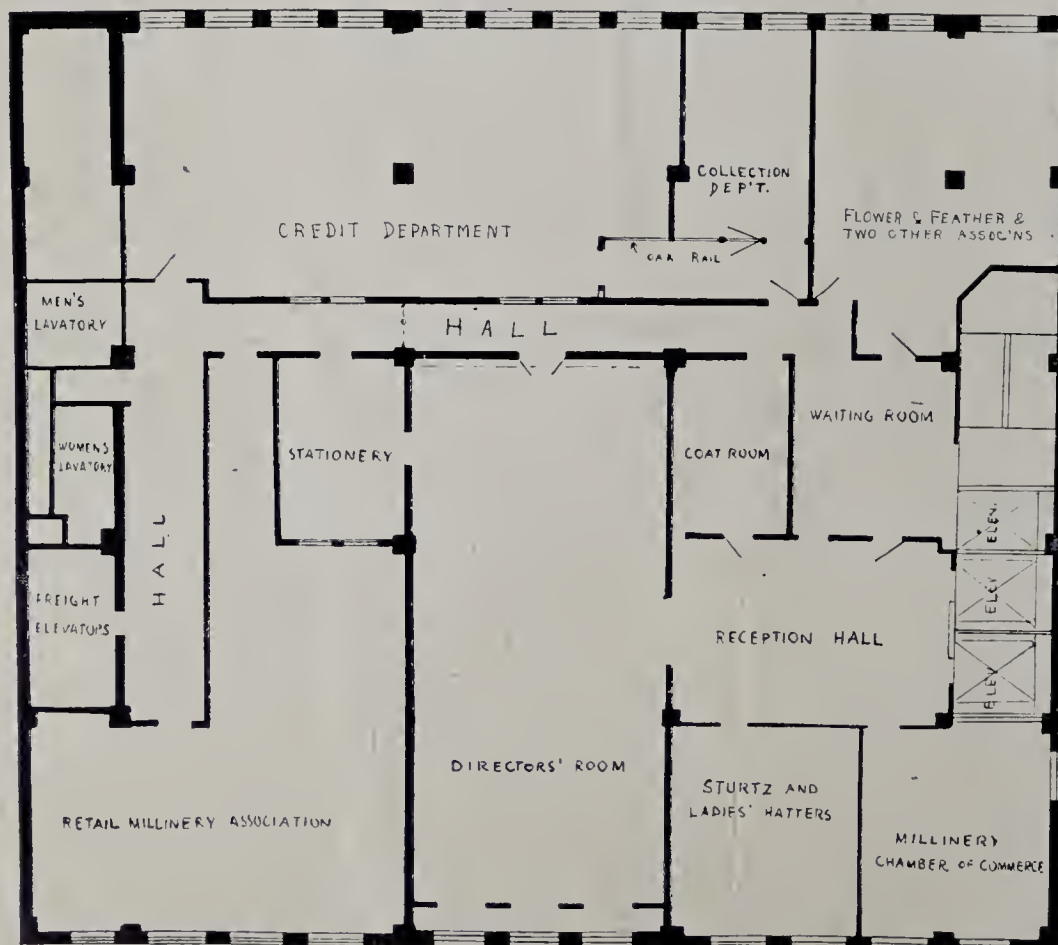
The fund is open and growing. If you are among that missing three-quarters, choose your class of subscription—the \$50 class or the \$100 class, or if you wish you may emulate a number of those already on the list and pass into the \$200, \$250 or \$300 class—and see that your name is on the list when it is printed in the June BULLETIN.

Abe N. Adelson
All Ready Hat Lining Co.
Altmayer, Schleestein & Co.
M. W. Amberg & Co.
L. & L. Bandeau Co.
Berkowitz & Ferrier, Inc.
A. H. Bernhard & Co.
Biltmore Flower & Feather Co.
J. Bloomfield & Co.
F. Blumenthal & Co.
Bonhotel Co.
Joseph Brandt & Bro.
Bronston Bros. & Co.
Bunkin & Lazarre
Cecile & Co.
Cohen & Kaplan
S. Danziger
Davis & Laitin
Abe Del Monte & Co.
Drucker Bros.
Engel Hess Co.
Farrington & Evans Co.
Max Feist
S. Feldman & Co.
French Art Novelty Co.
Friedman & Distillator
G. B. Hat Works
Gage Bros. & Co.
Gerber-Marks Co.
Morris J. Gerber
Morris Goldzier
Goodkind & Robinson
J. Gordon
Dave Herstein Co.
Kalish & Schillinger
Kanrich Bros.
Katz & Auerbach
Kneale & Rohrs
Kurzman
L. & S. Feather Co.

Laurel Hat Co.
Geo. Legg & Sons
Jos. Levin & Co.
A. M. Lowenthal & Son
Mae Feather Co.
Mandel-Witte & Co.
Marion Hat Works
Metropolitan Silk & Mill'y Co.

Millinery Trade Review, The
Mirken & Margolin
Irving Moch & Co.
Harry S. Morris
N. Y. Flo. & Fea. Co.
Olivier & Co.
Pacific Hat Works
C. M. Phipps, Inc.
Pokress Hat Co., Inc.

Max Pollack & Co.
Randa Hat Co., The
Wm. Randall & Sons
Rawak Corp.
Riegel & Roos Co.
Chas. Riegelman Co., Inc.
Theo. Riehl & Co., Inc.
B. Rinaldo
Wm. Rosenblum & Co.
Rothschild & Rockwell
Jos. H. Rubinow
Searle, Dailey & Co.
Richard Sentner
Alfred L. Simon & Co.
L. B. Simonds Co.
Barnett Sims
R. S. Stern Co.
Benj. Stearns & Co.
Morris Shoenthal
J. A. Stein
M. Strauss & Co.
I. Tannenbaum & Co.
John Trinner
Brace Tompkins
Edmond Uhry
Vanitie Hat Co.
Salo Veilchenblau & Co.
Veit, Son & Co.
L. L. Warshauer
Jules Weil, Inc.
Charles Weisker & Co.
Weiss & Samish
Max A. Witt
Henry Wolburg
Wurzbarger & Co.
Wright, Ginsberg & Co.
Mr. Maurer of McCreery's
Weinberg & Witte
Paige Hat Co.
Milton Sommerich
Roth



Plan of the arrangement for the new quarters of the Eastern Millinery Association and affiliated organizations, now being fitted up at 15 West 37th Street.

How a Retailer Uses the Twelve Special Colors

A Report by the Trade Development Committee

HARRY S. BERNARD, the efficient and amiable President of The Retail Millinery Association of America, who has addressed us so interestingly at some of our meetings on the subject of Trade Development, invited a couple of his colleagues of the Joint Conference Committee that selected the twelve special colors for Mid-Summer, 1921, to see the practical working out of that proposition.

As Mr. Bernhard was conducting his little party through the great Millinery Department of Gimbel's in New York, he told of the importance of timely preparation needed to accomplish such an end as the opening of Mid-Summer Millinery.

In the first place it was necessary to regulate the purchases and sales of regular spring millinery so that the cases and tables would be ready for the Summer hats and materials on the official opening day—May 9th. Further, the co-operation of the Advertising and Display Departments was essential for the reservation of proper publicity in the Press and the windows for the opening week.

Having arranged for the physical requirements for display and selling, Mr. Bernhard and his assistants devoted their best efforts to the purchase and production of millinery goods to bring business that would "make good" for the occasion—not only for the opening, but for the Mid-Summer season that will undoubtedly last well into July.

The twelve special colors strike the key-note for the Gimbel Millinery Department.

Each of twelve large tables is filled with untrimmed hats in one of the special colors.

The Trimmed Hat Salon has its cases so arranged that each of the seasonal colors has its section—Flowers and Ostrich Feathers are here in abundance to match the twelve shades of hats and also to harmonize with them.

Sport Hats are here too, and again the twelve shades have not been forgotten. Indeed, you will find the seasonal colors in a large variety of the desirable goods of the day, including wire frames.

Perhaps some may ask—Is there no Black nor White nor any other color outside of the twelve? Of course, they are in evidence, but the twelve colors are the outstanding feature of the department—they are what make the Summer Season of 1921, a millinery era of its own—not an extension of the Spring.

The Decorating Colors—Azure and Hyacinth—were well chosen. Used in combination or separately they lend an artistic charm to the picture.

Mr. Bernhard told his guests of another act of preparedness. It was in the nature of a gathering of the whole selling staff for the purpose of explaining to them the whys and wherefores of the twelve shades and what the introduction of them can and will do, to successfully promote the sale of "Summer Hats for Summer Wear."

Mr. Bernhard maintains that a correct theory must work out properly, and that hence seasonal millinery will dominate the trade of the future. He believes in co-operation that does not stifle competition nor artistic individuality.

NOTE:—Our Trade Development Committee lays great stress on the fact that the consumer is the final arbiter in our business. The Producer, the Wholesaler and the Retailer, all cater to her, whether directly or indirectly.

Experience has taught that the consumer of millinery is responsive to intelligent merchandising efforts. Seasonal Millinery is pronounced a success by many leaders in the retail trade. Their experience should be of invaluable assistance to the manufacturing and distributing branches of our industry.

WARNING !

Members are advised to caution their employees to refrain from giving merchandise to "shoppers" stating they represent various concerns, unless such shoppers have written orders or are properly identified.

If a young man, dark complexion, about 5 ft. 8 in. in height, well groomed, stating he represents Sperber & Karo, or any other concern, calls for merchandise, unless he positively identifies himself, kindly detain him and notify this office at once.

EASTERN MILLINERY ASSOCIATION, INC.,

*(Signed) Theo. I. Sturtz,
Secretary.*

Present Situation Contrary to the Spirit of the Tariff Laws.

A Duty That Changes With the Currency Exchange is Unsound and Unfair.

The Welfare of Our Manufacturing Industries Requires More Consideration Than the Exports of Our Raw Materials.

By JACOB DE JONG, *Manufacturer of Flowers and Feathers*

MANY American industries, particularly the flower and fancy feather industries, are vitally interested in the new permanent tariff soon to become a law. Importers in all branches are especially interested. No tariff was ever framed under conditions so difficult as the present.

International trade was never affected by influences so complex and abnormal as exist and will continue to exist for some time.

We are a creditor nation. Europe owes us billions. Our exports have exceeded our imports several billions for years.

We want to maintain a market for the export of our products, and the opinion prevails that we must import manufactured goods to exchange for what we can export and Europe needs.

If we do, what will be the result, in so far as such a policy will affect our own industries?

Factories the Best Customers of Farms and Mills

An increase in imports of fabricated products, though it may encourage exports of our raw materials, would seriously affect many of our industries, create stagnation and unemployment, resulting in a diminished capacity for the consumption of our own raw materials. Directly and indirectly, our factories and our mills have been the best customers of our farms and our mines.

Is it not essential that the welfare of our manufacturing industries should receive more serious consideration than the exports of our raw materials in the framing of the tariff? The war brought about conditions that caused great increase in the cost of production here, while particularly in the central countries of Europe, by reason of depreciated currency valuation, the cost of production has decreased.

Under prevailing conditions an advance in the rate of duties is too difficult to determine. A certain increase may serve its purpose for some time, but a change in world conditions, particularly currency valuation changes, may prove the increase either not sufficient or so great as to be prohibitive.

The remedy lies in a complete change of our method of valuation, as now prevails in the collection of duties.

Currency Depreciation Not Contemplated in Tariff Laws

The intent and purpose of our tariff laws has always been that an ad valorem duty should constitute a tax to be paid based upon the value of the article imported.

The method of arriving at the value, upon which duty is to be paid, as contained in the administration sections of our present tariff laws, never contemplated the possibility of the extraordinary currency depreciation of countries, from the principal markets of which these goods are exported.

All our tariff laws were framed upon the principle that duty should be paid on the real value and that such duty should be as equitable as it was possible to determine upon all goods that were similar, comparable and competitive.

The framers of our tariff laws never intended that an identical article, in every respect comparable and competitive, if imported from Germany, should be subject to a lower amount of duty, although at the same rate of

duty as an identical article imported from France

The provision that the wholesale market value in the country of origin should govern for the purpose of assessing duty, and that the amount of such duty should be dependent upon the value of the currency at the time of exportation, is unsound, unfair and contrary to the spirit and intent of not only our tariff laws, but of all our laws based on justice and fairness.

A different method must be adopted. Considering the question from every angle, the only method available is that *duty be paid on the value at the port of entry.*

Difficulties of American Valuation Can Be Surmounted

How to arrive at the American value of all

(Continued on page 6)

OUTSTANDING PARAGRAPHS FROM THE ARTICLE BY JACOB DE JONG

(On the opposite page the viewpoint of the importer is presented by Milton M. Blumenthal)

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To my mind, there is no real reason why the American value cannot be determined just as fairly as the value in the country of origin can be determined.

American Valuation Would Prohibit All Imports Of Flowers and Feathers.

Even Under Present Conditions, Only Articles Not Made In This
Country Can Be Imported With Profit.

By MILTON M. BLUMENTHAL, of F. Blumenthal & Co., Importers of Flowers and Feathers

WHILE the purpose of those seeking a change in the present tariff is both to secure increased revenue to the Government and to provide better protection for American business, it can safely be said that an increase of duties on flowers and feathers is sought by the American manufacturers for the latter purpose alone.

Importers of flowers and feathers join in all sincerity with the manufacturers in seeking to preserve and continue American industries, which have shown such marked progress during the past few years. We believe that all necessary protection should be accorded to them to enable them to continue their industry successfully, and at the same time pay a living wage to their employees, fully up to American standards.

Manufacture and Importation Both Essential

The domestic manufacture of flowers and feathers is unquestionably essential to the welfare of the millinery industry in general; without it, importations of similar goods would not long survive. To the same extent, we believe that importations are necessary, and when the protection of American manufacturers passes their actual needs, importations will become prohibitive, to the detriment of all concerned.

The tariff of to-day of 60% is already large, as high as it has ever been, and amply sufficient to enable the home market to successfully compete with foreign business.

We can offer no better illustration of our contention than the experiences of the present season when goods were imported in large quantities, and prices, as well as exchange, now rapidly advancing, were more favorable to the importer than ever before. The manufacturers are alone in their contention that the cheapness of imported merchandise is a menace to their business. The experience of jobbers and distributors of flowers and feathers has proven that, with articles at all alike and competitive, the domestic manufacturer has the advantage; not only the natural advantage of turning out the item and color desired, but, of more im-

portance, the advantage of price; and only the inexperienced importer will to-day bring over any class of flowers or feathers which can be made here.

During the past season, despite the heavy stocks carried by the importers, the manufacturers have continued in full force, without interruption of any kind; and with foreign exchange advancing daily without any corresponding decreases in prices abroad, importation becomes correspondingly more difficult.

Imported Goods Do Not Compete with Domestic

We claim that articles which can be made here can not be imported with any possibility of successful competition. We also contend that the great majority of imported flowers and feathers is such as not to be at all competitive with what is made in this country.

For a period of five years, during which the markets of Germany were entirely closed to us, and those of France so demoralized as to be barely productive, our home industries had ample opportunity to turn their hand to such articles as have been strictly the product of foreign countries. The failure of their efforts, if any, could not possibly have been due to competition; and, if price was the determining

factor, it was because the article could not be made here at less than a prohibitive price, and could, therefore, not be made salable. To endeavor to equalize prices by an exaggerated tariff, would give no benefit to the manufacturers other than positively to prevent the importation of goods which they themselves can not make. For imported merchandise at prohibitive prices is no more salable than domestic. We maintain that there is no conflict between items of domestic manufacture and items of import. What is made in this country can not be imported at anything near the home price; what is imported can not be made here at any price.

We sincerely believe that the present rate of duty is the very highest that our merchandise will

(Continued on page 6)

OUTSTANDING PARAGRAPHS FROM THE ARTICLE BY MILTON M. BLUMENTHAL

(On the opposite page the viewpoint of the manufacturer is presented by Jacob DeJong)

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The theory of American valuation is equally destructive. Purchase of imports, the cost of which is unknown and entirely dependent upon the judgment of government officials, will not long continue, particularly in articles of millinery where values are dependent upon style and demand.

(Continued from page 4)

articles imported will, at least in the beginning, present many difficulties. All new laws, particularly those governing great governmental changes in taxation, present difficulties and will create dissatisfaction among some who imagine they will be seriously handicapped.

To my mind there is no real reason why the American value cannot be determined just as fairly as the value in the country of origin can be determined.

Once this method is firmly established and the wholesale market value of all merchandise can be accurately determined, trade will be freer, fairer and more honest.

With all the facilities our government has at its command here at home, why should it not be able to determine the value of any article?

The rate of duty can then easily be regulated, first with due regard to any certainty as to the amount of revenue the government will derive; second, ascertainment of reasonable protection any industry may require, and, third, just consideration and regulation to permit the largest possible amount of importations doing the least probable harm to our industries.

Duties based upon American valuation will be collected before many months have passed.

(Continued from page 5)

bear, not because of competition, but to be merchantable and salable to the masses. We believe that any increase in the tariff must necessarily result in decreased revenue for the government, in that importation will no longer be profitable.

While the manufacturers claim that the changes in legislation sought by them are solely for their own protection and not intended to be harmful to the importing industry, it must be quite clear that their efforts to legislate the value of exchange to not less than one-third its normal worth, can not but bring about a contrary result. The united efforts of all importing industries, coupled with the testimony of the custom officials of the United States Government, have thus far prevented any such drastic action; but it must be apparent that to pay duty on a mark valued at eight cents instead of one and a half cents, its present value, thus effecting an increase in duty of over 400%, must of necessity be absolutely prohibitive to the importation of any flowers and feathers whatsoever.

The theory of American valuation is equally destructive. Purchases of imports, the cost of which is unknown and entirely dependent upon the judgment of government officials, will not long continue, particularly in articles of millinery where values are dependent upon style and demand.

Assuring Employment in a Seasonal Industry

W AGES in the garment industry of Cleveland will be reduced $9\frac{1}{2}$ to $13\frac{1}{2}$ per cent. Simultaneously with this referees' decision comes the news of the third great economic and industrial experiment to be undertaken by the entire industry in Cleveland—the assurance of employment or its equivalent in wages. This step, which aims to bring continuity of employment into what is probably the most seasonal industry in the country was made public to-day.

Since 1918 the Cleveland Garment Manufacturers' Association and the International Ladies' Garment Workers' Union have been operating under an agreement, providing for the settlement of disputed questions by three referees and for pay according to production. Both sides undertook, last June, the installation of a system of scientific management in the forty factories as a means of increasing work and wages. Increased continuity of employment will, it is believed, insure the workers their share in the benefits of increased production.

The referees have ruled that every regular worker shall have twenty weeks of assured employment each season, or an equivalent of forty weeks every year together with one week's vacation with pay. In case the manufacturer fails to provide work the worker can draw from an assurance fund a sum equal to two-thirds his regular

weekly wage. In order to insure these payments to the idle worker, each manufacturer will deposit weekly with Major William J. Mack, the impartial chairman in the market, a sum equal to $7\frac{1}{2}$ per cent. of his direct labor pay roll. This limits the liability of the manufacturer to a reasonable amount and at the same time insures the worker a steady and predetermined yearly income.

The wage reduction, effective May 1st, is a return to the scale of July, 1919, with certain exceptions to protect adjustments in the last scale. This indicates that the referees consider that the cost of living has dropped at least to the 1919 level. At a hearing on March 29th, the manufacturers asked for a return to the scale of November, 1918, while the union opposed any reduction.

After June 1st assured employment for twenty weeks out of every twenty-six will be effective in the Cleveland garment market. This will make it a matter of great importance for the manufacturer to fill up the season and will stimulate the industry in the matter of continuity.

The board of referees for the Cleveland garment industry is composed of Judge Julian W. Mack, Major Samuel J. Rosensohn, both of New York, and John R. McLane of Manchester, N. H.

The decision will affect 6,000 workers and the second largest garment centre in the country.

Important Canons of Commercial Ethics

Adopted by the National Association of Credit Men

The First of a Series Pertaining to Commercial Law, Which Will be Published Monthly. All Members Should Read This Series.

ARTICLE I

CANON No. 1.—It is improper for a business man to participate with a lawyer in the doing of an act that would be improper and unprofessional for the lawyer to do.

CANON No. 2.—It undermines the integrity of business for business men to support lawyers who indulge in unprofessional practices. The lawyer who will do wrong things for ONE business man injures ALL business men. He not only injures his profession, but he is a menace to the business community.

CANON No. 3.—To punish and expose the guilty is one thing; to help the unfortunate but innocent debtor to rise is another; but both duties are equally important, for both duties make for a higher moral standard of action on the part of business men.

CANON No. 4.—In times of trouble, the unfortunate business man has the right to appeal to his fellow business men for advice and assistance. Selfish interests must be subordinated in such a case, and all must co-operate to help. If the debtor's assets are to be administered, all creditors must join in co-operating. To fail in such a case is to fall below the best standards of commercial and association ethics.

CANON No. 5.—The pledged word upon which another relies is sacred among business gentlemen. The order for a bill of goods upon which the seller relies is the pledged word of a business man. No gentleman in business, without a reason that should be satisfactory to the seller, may cancel an order. He would not ask to be relieved of his obligation upon a note or check, and his contracts of purchase and sale should be equally binding. The technical defense that he has not bound himself in writing may avail him in the courts of law, but not of business ethics.

CANON No. 6.—Terms of sale as a part of a contract touching both net and discount maturity, are for buyer and seller alike binding and mutual, unless modified by previous or concurrent mutual agreement.

No business gentleman may, in the performance of his contracts, seek small or petty advantage, or throw the burden of a mistake in judgment upon another, but must keep his word as good as his bond, and when entering into a contract of sale faithfully observe the terms, and thus redeem the assumed promise.

CANON No. 7.—It is always improper for one occupying a fiduciary position to make a secret personal profit therefrom. A member of a creditors' committee, for example, may not, without freely disclosing the fact, receive any compensation for his services, for such practices lead to secret preferences and tend to destroy the confidence of business men in each other. "No man can serve two masters."

CANON No. 8.—The stability of commerce and credits rests upon honorable methods and practices of business men in their relations with one another, and it is improper for one creditor to obtain or seek to obtain a preference over other creditors of equal standing from the estate of an insolvent debtor, for in so doing he takes, or endeavors to take, more than his just proportion of the estate and therefore what properly belongs to others.

CANON No. 9.—Co-operation is unity of action, though not necessarily unity of thought. When the administration of an insolvent estate is undertaken by the creditors through

friendly instrumentalities, or when, after critical investigation, creditors representing a large majority of the indebtedness advise the acceptance of a composition as representing a fair and just distribution of a debtor's assets, it is unco-operative and commercially unethical for a creditor to refuse the friendly instrument or the composition arbitrarily and force thereby a form of administration that will be prejudicial and expensive to the interests of everyone concerned.

CANON No. 10.—Our credit system is founded on principles, the underlying elements of which are co-operation and reciprocity in interchange. When ledger and credit information is sought and given in a spirit inspiring mutual confidence, a potent factor for safety in credit granting has been set at work.

The interchange of ledger and credit information cannot fulfill its best and most important purposes unless guarded with equal sense of fairness and honesty by both the credit department that asks for the information and the credit department that furnishes it.

Recognizing that the conferring of a benefit creates an obligation, reciprocity in the interchange of credit information is an indispensable foundation principle; and a credit department seeking information should reciprocate with a statement of its own experience in the expectation of getting the information sought; and a credit department of which information is sought should respond fairly and accurately because the fundamentals of credit interchange have been observed in the manner the request was made of it.

Failure to observe and defend this principle would tend to defeat the binding together of credit grantors for skilful work—a vital principle of the credit system—and make the offending department guilty of an unfair and unethical act.

CANON No. 11.—The foundation principle of our credit structure—co-operation—should dominate and control whenever the financial affairs of a debtor become insolvent or involved, that equality thereby may be assured to the creditors themselves and justice to the debtor.

The control of any lesser principle produces waste, diffusion of effort and a sacrifice of interest, material and moral, with a separation of creditor and debtor that is offensive to the best laws of credit procedure.

Co-operation and unity save, construct and prevent; therefore, individual action pursued regardless of other interests in such situations, whether secretly or openly expressed by either creditor or debtor, is unwise and unethical.

CANON No. 12.—The healthy expansion of commerce and credits, with due regard to the preservation of their stability and healthfulness, demands an exact honesty in all the methods and practices upon which they are founded. Advertising is an important feature in business building; it should represent and never mis-represent; it should win reliance and never cover deceit; it should be the true expression of the commodity or the service offered. It must be deemed, therefore, highly improper and unethical for advertisements to be so phrased or expressed as not to present real facts, and either directly or by implication to mislead or deceive. In this department the finest sense of honesty and fairness must be preserved, and the right relations of men with one another in commerce and credits clearly preserved.

Tariff and Taxation Discussed By Leaders of Business at

TAXATION

Taxation was one of the principal topics taken up by the meeting. In the group discussions each division of business was given an opportunity to express views with regard to the sales tax, income taxes and the question of further government loans. The outcome was a resolution adopted by the general session calling on the board of directors of the Chamber to submit the subject of taxation again to referendum. Two of the notable speeches are printed in part below.

THE ADVANTAGES OF THE SALES TAX.

From the Address of Jules S. Baché, before Finance Group

I COULD answer the question as to why there should *not* be a sales tax in two words. They are: political expediency.

Professorial experts and chartered accountants by the score have attempted to decry the sales tax, as have also legislators and when all their arguments are examined and answered, the opposition of the so-called tax expert simmers down to an objection to the sales tax on the ground of its being a consumptive tax, pure and simple.

All of the people are paying the taxes and all of the people are paying sums in taxes vastly greater than the Treasury of the United States is collecting.

I want to call attention to the fact that, whenever it is being discussed or noted in the course of its operation as a 1 per cent. tax, it is not a tax but an overhead charge or a charge to be added to the cost of the merchandise which is passed along to the ultimate consumer, in nine cases out of ten, it will be neither spoken of, seen or felt except in large transactions, for it is my belief that, ultimately, in the smaller retail trade, the very largest percentage of it will be absorbed by the seller and become a part of his overhead, as it will have been up to the time when it reaches the retailer.

The Sales Tax, if enacted and placed on the statute books of the United States, will, with the exception of the sums of money raised through customs duties and the tobacco tax, be the only honest tax in its application and its results that we have on those statute books.

It will be honest for two reasons: because every cent collected under it will go to the United States Treasury and, above all, because it states in its initiation that it is a consumption tax, pure and simple, paid in totality by the ultimate consumer while the other taxes are consumption taxes thinly or wholly disguised, *but nevertheless consumption taxes posing as something else!*

To my mind the dominant party in Washington is face to face with three alternatives in taxation—a sales tax, a capital tax or a huge deficit.

We have been accustomed to huge figures raised by the normal and surtaxes on income. I think, as we progress, under the present burdens put upon business, and considering the financial prospects of the railroads, we will materially change our views as to the productivity of the income taxes and as, in the natural sequence of our present measures, large fortunes are driven more and more into tax-exempt securities, serious changes in the result of the productivity of the income taxes will be seen.

I have read with great interest of the results of the increased tobacco taxes in England and the decreased proceeds from these taxes and I predict the same for this country.

We must raise at least two billions of dollars more than the income taxes will produce and where are these two billions coming from? They are coming from either a sales tax which will distribute the load equitably and fairly on the shoulders of all of the population, or from sales taxes which will be levied harum-scarum and in greater proportion on the working man than on the rich.

The Taxation Committee of the National Retail Dry Goods Association, composed of Treasurers and Controllers of some of the largest department stores in the country, has published the statement that every dollar spent by the consumer pays

for 75 cents worth of merchandise and 25 cents worth of pyramided profits taxes. As it is admitted even by those unfavorable to the Sales Tax that the loading on commodities and merchandise by the 1% Turnover Tax would average an addition of only 2½% to 3% to prices, it would really work out as a change of 20% in favor of the ultimate consumer, rich and poor alike.

Another argument that has been used against the Sales Tax is that it would favor large companies which control products from the raw material to the finished article stage. Personally, I do not believe that the advantage accruing to the self-contained company through such a condition would be worth discussing. But the Turnover Tax can be made punitive on such self-contained corporations by compelling them to absorb the 1% tax every time they fabricate a new product current in commerce, which they do not pass on to the public as such but use in the further development of their ultimate product or finished article.

THE DISADVANTAGES OF THE SALES TAX.

From Address of Fred R. Fairchild before Finance Group

IT is my opinion that the real conflict before us is the sales tax versus the income tax; that the present advocacy of the sales tax is in reality an attack upon the principle of the graduated income tax.

I should like to put before you some fundamental truths which I think you will find generally accepted by students of taxation. (1) The basic criterion on which the tax burden should be distributed is ability to pay. (2) Nothing so well measures tax-paying ability as income. (3) It is generally accepted that tax-paying ability increases at a ratio faster than the increase of income. As a result of this fundamental principle the progressive income tax has come to form the backbone of the revenue systems of most modern democratic states. This development came later in America than in Europe, but our progress has been rapid since the sixteenth amendment opened the door.

The second great advantage of the income tax is that, being a direct tax, its burden is felt and recognized by those who bear it.

Consumption taxes are deficient in both these respects. Their burden is relatively heavier on the poor than on the rich; and their burden is camouflaged. The ordinary taxpayer does not realize that he pays. How often have you heard bitter complaint over a small income tax from a person whose total burden of consumption taxes was many times the amount of his income tax? Where taxes are indirect and their real incidence concealed, Government expenditures are popular, and the healthy resistance of the taxpayers to waste and extravagance is lacking.

I am not opposing consumption taxes entirely. As I have already said, a moderate group of consumption taxes is a desirable part of any tax system. Such taxes offset in part the progressive character of the income tax; they place a part of the tax burden upon citizens whose incomes are not large enough to come under the income tax; and they may be made to yield a large and regular revenue with little trouble or expense of administration. But the mainstay of the revenue system must be the income tax.

Again, we do not need the sales-tax.

I venture to predict, on the basis of such information as is now available, that the expenditures of the next fiscal year can be kept within an amount somewhere between four and

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The Ninth Annual Meeting of the Chamber of Commerce.

TARIFF

Tariff was another subject discussed in all of the groups. In consideration of this subject, as in taking up taxation, it was held that the tariff is a question so complicated and involved that the Chamber should not attempt to declare a policy in the hurry of an annual meeting. The meeting expressed its great interest in the report which the Committee is expected to complete in the near future and which will undoubtedly become the basis for one of the Chamber's most important referenda. Two of the tariff talks made before the convention are printed below.

FOR A DEFENSIVE TARIFF TO END FOREIGN DISCRIMINATION

From the Address of J. Walter Drake Before Fabricated Production Group

AS a source of revenue the tariff bill will probably not be relied upon to so great an extent during the coming years as was the case prior to the war. With a national expenditure quadruple that of six years ago and having become accustomed to provide a great part of the funds for the nation's program through other and more direct methods than by duties on imports, it is not likely that these new sources will soon be relinquished. The tariff as a revenue producer appears to me undoubtedly of much less relative importance than formerly.

It also seems certain that there will be no abandonment of the protective features in the framing of tariff legislation. There has developed out of the war a growth of intense nationalism as applied to the country's future industrial development which will insist upon protection not only of industries, but as well of labor, citizenship and American standards and ideals. Moreover, there will, no doubt, be just as urgent and logical application of the protective tariff idea in the encouragement of newly developed enterprises called into being by the exigencies and changed conditions caused by the war as there was in the earlier days of the country's industrial development when the increasing demand of the growing domestic markets was the chief incentive to American business initiative.

Coincident with becoming a creditor nation the United States has moved into a leading position in world trade. No matter what may be the popular conception of our future political relations to European and other countries, regardless of our determination to refrain from entangling alliances, and of any part that we have taken and will take in establishing peace and of adjusting the new political status of nations or colonies the United States is definitely aligned among the chief competitors for the markets of the world. The reconstruction of European countries depends upon their getting into production. In the last analysis their war debts must be paid by exports of their products, and their necessities will be purchased through the medium of exchange of their exports sufficient to offset those commodities they required and obtain by importation.

There has been a constant handicap and embarrassment in the past in securing entrance to and maintaining our trade in foreign markets, through the adverse operation of tariff laws of countries into which our trade extended. Foreign nations have resorted to various forms of legislation, regulation and restriction calculated to protect and favor their own industries and to retard or prevent the sale of American goods in their markets. They have practiced discrimination in favor of other countries that allow importation of commodities on a lower tariff rate than is imposed by the United States.

In this simple statement is found one of the chief obstacles to the extension of our foreign trade.

The tariff laws of the United States have never made possible any practical action on the part of our government to cope with such discrimination operating to prevent the sale of our goods abroad, on the same terms to all. Here are more than a million people living on a better scale and able to satisfy their wants to a larger extent than those of any other nation in the world. They draw from every quarter of the globe for their requirements. Shall we continue to admit the goods of all countries regardless of their attitude toward and treatment of our people seeking a like outlet in their markets, or shall we impose the condition that in order

to have them share this great American market, which is limited in its capacity to absorb only as its production is limited, they shall reciprocate with the same treatment they accord to other countries.

Our new tariff law should, without fail, contain ample provisions placing in the hands of the President the power to ascertain what countries discriminate against American trade and authorize him to take measures to protect this country from such discrimination. The mere enactment of such a law will, without question, prevent most of the discriminatory and retaliatory actions of other countries, without recourse to the actual imposition of tariff penalties on the part of the United States.

A REVIEW OF TARIFF PRINCIPLES

*FROM ADDRESS OF W. C. REDFIELD
Before Domestic Distribution Group*

IT ought to go without saying that a tariff which is ten years old, those ten years being what they have been—years of world economic and financial and human overturn, undoubtedly needs to be readjusted to the present time. This is not to say that it should be adjusted either upward or downward or even that in any rigid inflexible way it should be adjusted at all, but that it would be strange indeed if a tariff formed under former conditions should not need changes under present ones.

First—Any tariff must be based upon facts. Not upon assumed facts nor past facts nor near-facts, but upon actual ascertained balanced truth. *Second*—a tariff policy should be directed with due regard to *all* of our commerce and not merely to a part of it. *Third*—a tariff policy must consider our position as a creditor nation as it did formerly consider our position as a debtor one. *Fourth*—a tariff policy which is purely selfish will fail and ought to fail. *Fifth*—a tariff policy requires a decision between two phrases of commercial discussion: A—keep goods out, B—send goods out. *We cannot do both on any controlling scale at one and the same time.* The day of isolation is past. No one of us can arise in the morning, dress himself, eat his breakfast and go to his office without calling upon several continents for help in so doing. Foreign trade and domestic trade are not opposites. They are one integral whole and shade into one another in a thousand ways. Finally, a tariff policy must represent sound moral values as well as good sense. It is not a refuge for the derelicts of industry nor can it supply through indirect national gratuities lack of management, of capital and of efficiency. We must enter upon a tariff policy with clean hands and this means with candid statements which are not half-truths but whole ones. I have sometimes thought that if a prerequisite to an appearance before the Ways and Means Committee on behalf of an industry seeking a higher tariff were an accurate statement of production costs certified by an impartial C. P. A., we should get in our discussions of this subject not only much needed clear light but some pure air. We cannot, for example, proceed upon the basis that all imports are an essential evil or that reckless grouping of aggregates affords a sound basis for economic reasoning.

Let us face some facts. The world owes us principal and interest on both public and private account, about fifteen billion dollars. This is not merely Europe but the whole round globe. It can be paid in three ways and only in three—in money, in goods, in service. We have taken in recently a considerable amount of gold, much more than usual but not enough to pay one year's back interest on the principal of the public debt alone. We are rendering for ourselves the

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one-quarter and 4 and one-half billions. This without the exercise of more economy than is reasonably to be expected.

Now as to revenues. We are justified in assuming that the individual income tax will remain, with probably some reduction in the upper sur-tax rates. The excess profits tax will almost certainly be repealed. But in its place there will have to be some additional tax upon corporations. I make this prophecy with considerable assurance. Here are the reasons. The excess profits tax on corporations now roughly balances the sur-taxes paid by individuals. If the excess profits tax were removed and no tax put on corporations in its place, a discrimination would be made in favor of corporate business as against partnerships and individual business men, which would be utterly without justification. Whatever the exact provision may be, there will certainly be some additional tax on corporations in lieu of the excess profits tax. This will in part make good the loss of revenue.

Some further revenue will probably be lost through adjustment of the special excise taxes. On the other hand, a considerable increase of revenue is to be expected from the revision of the tariff. Taking everything together there is reason to believe that the budget can be balanced with a fair margin on the right side, after making provision for a moderate reduction of the public debt and without calling upon any new sources of revenue. In the next year it should be possible to make a further cut in expenditures, which would give opportunity for either a more rapid reduction of the public debt or a further decrease of taxes.

Where then is the need of the sales tax? Is this the proper time to introduce a great new tax machine, capable of yielding, according to the estimates of its friends (though grossly exaggerated in my opinion) from three to five billion dollars a year?

Let us beware lest we find ourselves saddled with a great new tax device, which will prove to be simply an additional tax; yielding a revenue in excess of the needs of an economical administration; inviting Congress to new forms of extravagant and wasteful expenditure; discriminating unjustly between different business concerns, and adding to the costs of all business just at the time when business is struggling to get back on its feet.

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services which others once did for us as respects the merchant marine and cannot look for any large payment this way, though services to American travelers abroad count for a little. There remains the third method—payment in goods. Of course, we shall fund the whole public debt for a long time and thus distribute the process of payment. Nevertheless, it must be paid and doubtless chiefly in goods. On the other hand we need a great many of these goods for use in our own industries and as articles of food, but these do not go very far. It is good sense to prevent the payment of this debt when thus distributed in the only way it seems possible to pay it, and if it is good sense to do this how shall we get it paid?

Quite as serious is our necessity of selling abroad to those who owe us so much. I say "our necessity" for it is quite as important that we should sell as it is that others should buy. Our need for disposal of our surplus is perhaps even greater than their need to purchase it. As this is spoken, the copper mines of the country are shut down for lack of their foreign outlet. Oh, but the domestic market is dull. True. But if the domestic market were busy it could take but half the copper we produce and the other half must be sold abroad or not sold at all. Our cotton is stacked up in masses, unsalable. Unless sold abroad it is not mere figurative speech to say that ruin will stalk throughout our southern states. We have wheat to sell which we cannot use. Unsold it is not much unlike the gold which Robinson Crusoe found in the ship's cabin. We cannot consume what we have. Others must buy it or poverty becomes an unpleasant visitor on the farms of the Mississippi Valley. This is true of oil and the interests of Oklahoma, California, Texas and Pennsylvania wait for the free foreign movement of petroleum products. Before the war our industries produced so much that our own market could not continuously take their product when running full time. Those same industries have been greatly increased in output during the war. They are very dull now. Two leaders of the largest told me recently they were running on a 40% basis. Some are not running at all. They *could* run if the foreign markets were free. If they do not have a foreign market they must run slow time all the time or must shut down part of the time.



THE BABES IN THE WOOD

You all know these happy youngsters. As delegates from the millinery industry to the Ninth Annual Meeting of the Chamber of Commerce of the United States they were allowed to go to Atlantic City, where the photographer whipped them into line and took the picture. They are smiling so broadly because they have all been promised a bag of popcorn if they are good and keep their clothes clean.

Eastern Millinery Association

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ROBERT J. PATTERSON, Editor

THEO. I. STURTZ, Associate Editor

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TO HANDLE CLAIMS FOR MEMBERS

ARRANGEMENTS have been made with the Traffic Clearing House of 17 West 42d Street, to act as Traffic Bureau for the Eastern Millinery Association, particularly in the handling and collecting of freight and express claims.

Claims now pending, and those presented in the future, are to be sent to the offices of the E. M. A. where they will be turned over to the Traffic Clearing House for immediate attention.

To members of the E. M. A., a charge of 10 per cent on the amount collected on each claim, payable ONLY when collection is made, will be the fee, and if no collection, no charge. This fee will be paid to the Traffic Clearing House.

Where shipments are traced and deliveries subsequently made, there will be a small charge made for cost of correspondence, etc.

The legal department of the Traffic Clearing House will prosecute claims, in which event the actual cost of disbursements is to be advanced, and additional fees will be charged as follows:

Claims up to \$50_____	50%
Claims from \$50_____	15%
Claims from \$100_____	10%

These fees are also contingent upon collections.

(An article in the next issue will deal with full particulars in the matter of the handling of express and freight claims and suggestions to facilitate recovery.)

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Dangler & Broner	Kibel, Chas.	Rodnick Hat Co.	Weisker & Co., Chas.
Decker & Dettinger	Kneale & Rohrs	Ronel Hat Co., Inc.	Weiss & Samish
Dressner & Co., Phil.	Knowlton & Sons, Wm.	Rosen Bros. & Sussman	Wieder Bros.
Drucker Bros.	Kohn Adler & Co.	Rosen, N. M., Co.	Whitman & Jackson
Eagle Hat Lining Co.	Krampner & Goldstein	Rosenau & Co., S.	Weiner, Max
Eames, H. A.	Krauss & Levy	Rosemont Hat Co.	Wimpfheimer, A. & Co., Inc.
Earle & Co., Thomas	Kridel Sons Co., J. & J.	Rosenblum & Co., Wm.	Witt, Max A.
East River National Bank	Kurzman & Sons, M.	Rosenheim, Ervin & Co.	Wolburg, Henry
Eclipse Mfg. Co.	Klachkin, R.	Rosenstein & Bros., Morris	Wurzbarger & Co.
Edwards & Rierdan Co.	Kurz Bros., Inc.	Rothstadt & Sperber	Waldorf Hat Works
Eiseman & Co., E.	Lachman & Klein	Rothschild & Rockwell	Wolf & Kunstler
Elmer Hat Co.	L. & L. Bandeau	Rothschild & Simonson	Wright, Ginsberg Co.
Engle Hess Co.	L. & S. Feather Co., Inc.	Rothstein & Sons, Inc., A. C.	Wilson & Helfer
Engle & Zeimer	Landau, S. A. & Baron, Inc.	Rubinger & Bro., Dave	Wolfson, A.
Epstein, I.	Laurel Hat Co.	Rubinow, Jos. H.	Wilson, Enoch
Erstein, L., & Bro., Inc.	Legg, Geo., and Sons	Saloshin, Blumenfeld & Seiden	Zimmerman Co., John
Ethel Hat Co.		Sardi, G. & M.	Zucker & Josephy
Fagan & Son, D.		Schiller, Sol.	Zunino & Meehan Co.

Eastern Millinery Association BULLETIN

VOLUME 2

OCTOBER, 1921

NUMBER 3

WELCOME TO YOUR NEW HOME



¶ A warm greeting awaits you at the new headquarters of your Association, the reception hall of which is illustrated above. Other illustrations as well as descriptions of the Millinery Center will be found on pages 4 and 5.



“Every man
owes some of his time
to the upbuilding
of the profession
to which he belongs.”

Theodore Roosevelt

Back Up Your Association

Contributions to the Building Fund of the Eastern Millinery Association continue to come in, although the total amount so far contributed is still insufficient, it was disclosed at the last meeting of the building committee. Now that the home is complete the members should back up their Association and contribute to the building fund, which is to defray the expenses of the home. It is YOUR home, YOUR association and YOUR building fund, and it is up to you to put this fund over.

Below, on this page, is printed a list of those members—and even of some non-member individuals—who to date have contributed to the Building Fund, which is to pay for the new and complete quarters—since this work is not provided for in the annual dues of the Association. The Roll of Honor numbers one hundred and fourteen names—*less than one-third of the membership of the Eastern Millinery Association.*

The Roll of Honor [It Is Not Complete Yet]

American Trading Co.	Bunkin & Lazarre	Mae Feather Co.	L. B. Simonds Co.
Berg Bros.	Cecile & Co.	Mandel-Witte & Co.	Barnett Sims
Bettinson & Cade, Inc.	Cohen & Kaplan	Marion Hat Works	R. S. Stern Co.
M. Brukenfeld	Abe Del Monte & Co.	Metropolitan Silk & Mill'y Co.	Benj. Stearns & Co.
Gotthold & Co.	Drucker Bros.	Millinery Trade Review, The	Morris Shoenthal
Greenstein Bros. & Co.	Engel Hess Co.	Mirken & Margolin	J. A. Stein
Heinsheimer Bros.	Farrington & Evans Co.	Irving Moch & Co.	M. Strauss & Co.
Holyoke Co.	Max Feist	Harry S. Morris	I. Tannenbaum & Co.
Isler & Guye	S. Feldman & Co.	N. Y. Flo. & Fea. Co.	John Trinner
A. J. Rafelson & Son	French Art Novelty Co.	Olivier & Co.	Brace Tompkins
Riggs, Inc.	Friedman & Distillator	Pacific Hat Works	Edmond Uhry
Morris Rosenstein & Bro.	G. B. Hat Works	C. M. Phipps, Inc.	Vanitie Hat Co.
D. Sheeline Son & Co.	Gage Bros. & Co.	Pokress Hat Co., Inc.	Salo Veilchenblau & Co.
Eugene Teschner & Co.	Gerber-Marks Co.	Max Pollack & Co.	Veit, Son & Co.
Vogue Hat Co.	Morris J. Gerber	Randa Hat Co., The	L. L. Warshauer
Witt-Gross Co.	Morris Goldzier	Wm. Randall & Sons	Jules Weil, Inc.
Abe N. Adelson	Goodkind & Robinson	Rawak Corp.	Weiss & Samish
All Ready Hat Lining Co.	J. Gordon	Riegel & Roos Co.	Max A. Witt
Altmayer, Schleestein & Co.	Dave Herstein Co.	Chas. Riegelman Co., Inc.	Henry Wolburg
M. W. Amberg & Co.	Kalish & Schillinger	Charles Weisker & Co.	Wurzbarger & Co.
L. & L. Bandeau Co.	Kanrich Bros.	Theo. Riehl & Co., Inc.	Wright, Ginsberg & Co.
Berkowitz & Ferrier, Inc.	Katz & Auerbach	B. Rinaldo	Mr. Maurer of McCreery's
A. H. Bernhard & Co.	Kneale & Rohrs	Wm. Rosenblum & Co.	Weinberg & Witte
Biltmore Flo. & Feather Co.	Kurzman	Rothschild & Rockwell	Paige Hat Co.
J. Bloomfield & Co.	L. & S. Feather Co.	Jos. H. Rubinow	Milton Sommerich
F. Blumenthal & Co.	Laurel Hat Co.	Searle, Dailey & Co.	Roth
Bonhotal Co.	Geo. Legg & Sons	Richard Sentner	
Joseph Brandt & Bro.	Jos. Levin & Co.	Alfred L. Simon & Co.	
Bronston Bros. & Co.	A. M. Lowenthal & Son		

Thirty-three New Members Added Since June

Thirty-three members have been added to the Eastern Millinery Association since the last issue—June—of the Bulletin. This is the result of the membership campaign although several of the new members came into the Association of their own

accord without being urged or persuaded. This is an indication that the work of the Association is highly regarded in the trade. The following are the new members:

Simonds & Ash	Carroll & Co., Inc., William	Knox Hat Co.	Millinery Clearing House
Rosenstein, J. H.	Edelstein, E. A.	Koppel & Rosenberg	National Bead Co., Inc.
Goldstein, Edward	Goodman-Helber Co., Inc.	Kripitzer Hat Works, Inc.	Pasloff Bros.
Aaron & Leech, Inc.	Hecht & Fisch	Joseph Lieval	Peierls-Buhler & Co., Inc.
Adams Manuactruing Co.	Silver-Rosenberg, Inc.	Lipper Manufacturing Co.	Popper, Alfred
Bank of United States	Stirn, L. & E.	Marks & Co., Inc., L. W.	Powers & Allen
Barnard Hat Co.	Well Known Hat Co.	Marvel Hat Works	
Berkowitz-Nast Hat Co., Inc.	Herring, Langdon & Gaglia	May Hat Co.	
Brett Co., Seymour	Jay Gee Hat Co.	Miller, Samuel	

Your Association's Home is Finished

And is Open to the Inspection of You and Your Friends.

It is with the greatest of pleasure that your BULLETIN informs you that the new home of the Eastern Millinery Association on the 10th floor of the building at 15 West 37th Street is finished. Although the Association moved in on June 27th the new quarters had not been completed at that time. Since then, however, the work of finishing up has been progressing rapidly and you are invited to view the result.

the committee, especially its chairman, E. M. Farrington. The work of the Housing Committee covered a long period of time and the individuals concerned labored not for their own selfish interests but for the welfare of the entire organization and its members.

The new home is handsomely equipped and furnished with every possible convenience and comfort, for the adequate operation of the important work undertaken by the Eastern Millinery Asso-



THE SPACIOUS, WELL LIGHTED AND EFFICIENTLY ARRANGED CREDIT DEPARTMENT

The entire floor is arranged in an efficient manner and the various rooms have been decorated, fitted and furnished in a very artistic way, showing with what care and forethought the Housing Committee planned each and every detail in order that the finished result should be as near perfect as human efforts could make it. The Housing Committee, which is composed of E. M. Farrington, chairman; George E. Hoyer, treasurer; Edward H. Kneale, J. A. Stein, George A. Legg, Benjamin Rinaldo, Charles Roth, Alfred L. Simon, Julius Bloomfield, Arthur Ronald and Theo. I. Sturtz, should be given full credit for the fine new headquarters, befitting the importance of the organization and its work, which has been achieved by the hard work and energetic efforts of

the association. The new facilities will enable the Association to render an overflowing measure of service to all the members and will make it a vital factor in promoting the general welfare of the trade.

The collection department is located in a large room convenient to all concerned. This department has been subjected to an unusual demand, due to the exceptional business conditions now prevailing. Notwithstanding this the credit department is functioning in a manner that has given entire satisfaction to all who have had relations with it. At least we have heard of no complaints. Collections are made without charge for all of the members who wish to avail themselves of this feature of the service rendered by the Association.



THE BEAUTIFUL DIRECTOR'S ROOM, TO BE USED FOR ALL LARGE GATHERINGS

The Retail Millinery Association of America, the Millinery Chamber of Commerce, the Flower & Feather Association, the National Association of Ladies' Hatters and the other millinery associations have all moved into their respective quarters,

so that many of the trade organizations are now under one roof, which not only makes communication easier between the various organizations, but creates a millinery hub, very accessible to both members and visitors.



ANOTHER VIEW OF THE DIRECTOR'S ROOM SHOWING THE END TOWARDS THIRTY-EIGHTH STREET

Let Us Make the Best of It

A Report by Our Trade Development Committee

Trade is far from very good with the most of us wholesale millinery people, but, if we will just look at the conditions in other lines, we will be more content with our fate.

We are in the midst of an era of reconstruction of our nation's material affairs, one of the effects of which is the more careful scrutiny of credits—banker's and commercial. Could we expect greater liberality towards millinery than toward other lines which are considered more stable? Of course not—Hence, the consequent contraction of business.

There have been eras of financial stringency before, and the millinery trade showed that it knew how to weather a storm. There have been some failures, it is true, but very few of them have been those of concerns who really had ample capital before the strenuous times set in.

The volume of millinery is smaller now than it was during the days when the price of merchandise was unduly inflated, for we could hardly expect that in times like these, the number of individual sales would increase sufficiently to counteract the difference in values. Hence it is squarely up to us to make the best of it.

We have several great factors in our favor.

First: That the number of women who are earn-

ing very fair wages to-day are probably greater than ever before, except during the war, and the boom that came afterwards.

Second: That the fashions are diversified—not confined to just a very few items—making it possible for most of the houses and their employees to keep going.

Third: That the trend of fashion has changed so that the women who can afford to purchase hats, and there are plenty of such fortunate women, will buy the new head-gear.

Furthermore, we must not think that a season is over before it has begun.

The policy of hand to mouth buying is being followed very generally by the retail trade, and they seem to find it profitable, hence, we cannot expect them, nor the wholesalers, to anticipate their needs the way they used to; but, that does not mean that they will use fewer goods. Quite the contrary, for the oftener they buy, the fresher their stocks, and the more tempting to their customers. And all of this leads to seasonal business—the method which is already bearing good fruit where it is being handled right.

Let us make the best of it,

And we won't get the worst of it.

Responsibility in Case of Theft

The recent decision of the United States Supreme Court in reference to just where the responsibility for the safety of goods in transit lies when they are stolen, whole or in part, in transit, is of particular interest to shippers or receivers of goods.

The case involved a problem of whether the railroad was responsible in a case where goods were shipped to a consignee at a destination point, and the latter was duly notified. Within the forty-eight hours mentioned in the bill of lading, he proceeded to unload the shipment. That was after the consignee had practically accepted the shipment from the carrier. After he had started to unload the goods, but had not quite completed the task, a thief broke into the car and stole some of the contents.

The question then arose who was responsible, whether the consignee having the goods and assumed disposition of them, or the railroad because the goods were still in its car. The court decided that the railroad was responsible in such an instance, not as warehouseman, but as a railroad. The decision contained the following statement:

"The point of the controversies has been, and is, as to the relation of the carrier to a shipment within forty-eight hours after notice of its arrival has been

duly sent or given, and the contentions upon the point are in sharp antagonism. That of respondent is that the railroad company during the forty-eight hours is responsible as a carrier, this relation not terminating until the expiration of that time. The contention of the railroad company is that it, the company, is liable neither as a carrier nor warehouseman. Not as carrier, because the shipment had been delivered and accepted; not as warehouseman, because no negligence has been proved against it.

"The property here was not delivered; access was only given to it that it might be removed, and forty-eight hours were given for the purpose. Pending that time it was within the custody of the railroad company, the company having the same relation to it that the company acquired by its receipt and had during its transportation.

"The bill of lading is definite, as we have pointed out, in its provisions and of the time at which responsibility of the company shall be that of warehouseman, and by necessary implication, therefore, until that responsibility attaches, that of carrier exists."

Insuring Prompt Collections

Some Rules and Methods of Proven Merit that will Aid in Securing Settlements

One of the great problems of the present day is the difficulty of collecting accounts promptly. In many quarters it is easier to make sales than to get payment on the dot for them. Naturally it is hard work for the retailer to pay his jobber if the retailer's customers do not pay him, and it is equally difficult for the jobber to pay the manufacturer or the distributing house if the retailer is behind.

If somebody makes us wait we are likely to make somebody else wait—and so it goes. Once our own accounts get behind, or we have to go out and borrow the money and pay interest, we are compelled to carry an unnecessarily heavy burden.

So one of the big problems to solve today is how to keep money coming in steadily and in a dependable stream. Of course it goes without saying that the present situation of money stringency is due to the industrial depression and to high costs, unusual conditions, and in some cases lack of thrift. In any event, it is up to us to meet the conditions and to keep our own finances sound and our customers friendly.

Here are a few common sense methods which are bound to produce results. They have done it before. They are doing it now. They will do it again. So if money is a little tight think about these suggestions and remember that "A bird in the hand is worth two in the bush."

Number One. In your desire for business, never make the mistake of selling customers more than they need, for in all probability they will not be able to pay promptly.

Number Two. Have your terms of payment clearly understood. The war has made an excuse for many business people to print upon their stationery, and even upon their *charge slips*, the conditions upon which accounts are carried, such as a statement to the effect that all accounts must be settled the first of the month or special arrangements made for carrying said accounts.

Number Three. Under no circumstances permit your monthly statement to your customers to be delayed. Plan to have these in the mail, and if possible delivered, on the first day of the month. It is usually a case of "First come, first served."

Number Four. When an account gets behind do not make the mistake of letting it slide for a time, nor of having some hard and fast rule like a pair of handcuffs ready to snap on. *Use logical, sensible, tactful, but if necessary firm individual methods.* In one case a diplomatic statement with the added explanation that you need the money for use in carrying on your own business will bring results. In another case, a brief follow-up of the bill with a suggestion that part of it at least be taken care of,—will be the proper thing to do.

Number Five. Avoid antagonizing, but make

an earnest effort on delayed payments to get a *definite statement* as to when a remittance may be expected.

Number Six. Under no circumstances permit your customers to forget the promise made. Send a brief note of reminder most courteously worded which will be received about two days in advance of the date when the payment was promised, always thanking the customer for the effort made, so as to leave a good taste in his mouth.

Number Seven. If the bill becomes two or three months overdue, call personally, or if the case warrants and the customer is in another town, send a night letter collect, asking as a special accommodation that the money be forwarded, or a part of it at least.

Number Eight. If for any reason you find it necessary to say that you are going to do this or that,—do it! To bluff is very unwise. It causes the customer to lose respect for you, and further collection efforts will not be taken seriously.

Number Nine. When you find that a customer is doing his best, have patience with him and show your interest by helping him reduce his indebtedness in small payments, or by other means agreed upon.

Number Ten. Sometimes a customer will be willing to negotiate a loan if a discount on the bill is made equivalent to what the interest on the loan will be for a reasonable period of the accommodation.

Number Eleven. Endeavor to keep the customer's good will by tactful and fair methods; also by efforts to keep the account out of the hands of an attorney for collection.

Number Twelve. It will sometimes be possible to put an overdue account into an interest bearing note which may be negotiated. Always make it plain to a customer that you would be glad to grant longer credits, but your own business requires careful management, and that others are expecting their money of you and you must produce it to keep your credit good and to "carry on."

Number Thirteen. Do not let the customer who owes you forget you. That is fatal. The door which squeaks the oftenest and loudest is the one that gets oiled soonest.

By putting the above suggestions into practice, one firm has made pay-roll savings in a single year to the extent of \$3,000. Collections have been more satisfactory than ever before, and the business has had ample money when others were pressed.

If all of the above rules could be summed into one they would read: *Be prompt yourself if you expect others to be prompt, and never fail to do what you say you will; but be interested, helpful, fair, tactful though firm in doing it, at all times.*

The Sales Act

The Uniform Sales Act is a statutory codification of the law governing the sale of goods, and it embodies those rules which the Commissioners on Uniform State Laws have conceived to be the most just and equitable. To date it has been adopted by the following states and territories:

Alaska	Nevada
Arizona	New Jersey
Connecticut	New York
Idaho	North Dakota
Illinois	Ohio
Iowa	Oregon
Maryland	Pennsylvania
Massachusetts	Rhode Island
Michigan	Tennessee
Minnesota	Utah
Mississippi	Wisconsin
Wyoming	

It has been said of the sales act that it presents the law more clearly and concisely and with less legal verbiage than any other statute ever drafted and it is certain that its language permits little chance for misinterpretation.

Several sections of the act which make important changes in the law of some of the states are deserving of special reference:

1. CONTRACTS REQUIRED TO BE IN WRITING: contract for the sale of goods cannot be enforced by suit, if the value of the goods is in excess of a specified figure (which varies in the different states), unless the buyer accepts part of the goods, and actually receives them, or gives something in earnest to bind the contract, or in part payment, or unless some note or memorandum of the contract be in writing, signed by the party to be charged or his agent.

Contracts for work and labor have always been distinguished from contracts for the sale of goods, and the section of the statute of frauds, applicable to the latter, does not apply to the former. The courts of the various jurisdiction have not been in agreement as to when a contract is one for work and labor, and when for the sale of goods. The authorities are divided between three theories, known respectively as the English theory, the Massachusetts theory, and the New York theory. Briefly, they are as follows:

ENGLAND: Though the goods are to be manufactured to order, a contract is, none the less, a contract for the sale of goods, and within the statute of frauds, if, when the work is completed, a chattel is to be transferred.

MASSACHUSETTS: When goods to a value of five hundred dollars (\$500) or more are to be manufactured to order, an oral executory contract

of sale is unenforceable unless, when completed, the goods will not be suitable for sale in the ordinary course of the seller's business.

NEW YORK: If the goods, which are the subject of the contract, are to be manufactured to order, the contract is one for work and labor, and is not within the statute of frauds, whether a chattel results or not, and whether or not the goods to be transferred are suitable for sale in the ordinary course of the seller's business.

The sales act has adopted the Massachusetts theory, regarded by the Commissioners on Uniform State Laws as the best rule.

2. IMPLIED WARRANTIES SURVIVE ACCEPTANCE OF THE GOODS: A change in the law of warranties has been affected by the sales act in several of the states, including New York. The act provides that an acceptance of the goods shall not bar any action which the buyer may have against the seller for breach of any promise or warranty, provided the buyer notify the seller of such breach, within a reasonable time after acceptance of the goods. New York and several other states have held, heretofore, that an implied warranty does not survive acceptance.

3. WHEN TITLE PASSES: In almost every controversy between buyer and seller, the question of paramount importance, upon which the rights of the parties depends, and which determines their future conduct, is whether or not title in the goods has passed from the seller to the buyer.

The sales act states that the intent of the parties shall be the determining factor as to whether title has passed, and it sets forth, at length, rules which are to be observed in determining intent, when it does not otherwise appear. Familiarity with these rules cannot but prove of value to every one engaged in the buying or selling of merchandise.

4. STOPPAGE IN TRANSIT: One of the most important rights of an unpaid seller, is the right to stop the goods in transit, if the buyer becomes insolvent, and it should be thoroughly understood by every business man. The act sets forth in detail the rules governing this right of stoppage in transit, and the procedure that should be followed.

Summary of Uniform Sales Act

I. DEFINITIONS:

1. *A contract to sell* goods is a contract whereby the seller agrees to transfer the property in goods to the buyer for a consideration called the price.

2. *A sale* of goods is an agreement whereby the seller agrees to transfer the property in goods to the buyer for a consideration called the price.

(The only, and an important, distinction between a sale and a *contract to sell* is that a sale transfers title to the subject matter of the sale at once, whereas a contract to sell constitutes merely an agreement to transfer such title at some future time.)

II. LEGAL CAPACITY TO BUY AND SELL: Capacity to buy and sell is regulated by the general law concerning capacity to contract, and to transfer and acquire property.

Where necessaries are sold and delivered to an infant, or to a person who by reason of mental incapacity or drunkenness is incompetent to contract, he must pay a reasonable price therefor.

Necessaries in this section mean goods suitable to the condition in life of such infant or other person, and to his actual requirements at the time of delivery.

III. FORMALITIES OF THE CONTRACT: A contract to sell or a sale may be (1) oral, (2) in writing, (3) partly oral and partly in writing, or (4) may be inferred from the conduct of the parties.

Oral contracts relating to the sale of goods or choses in action of a value of \$500 or upward are unenforcible by action unless:

1. Some part of the property is delivered and *accepted* with intent to retain it; or,

2. Something of value has been given to bind the contract or in part payment; or,

3. Some note or memorandum in writing has been made of the contract and has been signed by the party or the agent of the party against whom the contract is sought to be enforced.

(The above is the provision of the sales act as drafted by the Commissioners. The limit of value, however, differs in different states. See Summary of Statute of Frauds, paragraph VI.)

The above rule is applied whether the goods are for present or future delivery, are ready for delivery, or are not yet manufactured, or require further acts to make them fit for delivery, *excepting* in cases where goods are specially manufactured and are unsuitable for sale to others in the ordinary course of the seller's business.

Mere delivery of the goods by the seller is not sufficient to render enforceable by action an oral contract, otherwise unenforcible, unless there is also an acceptance of the goods by the buyer, viz.; words or conduct expressing assent to becoming the owner of the goods.

IV. SUBJECT MATTER OF THE CONTRACT: The term "goods" includes both existing goods owned or possessed by the seller and goods to be subsequently manufactured, or to be

subsequently acquired (called in the act "future goods"), even though such acquisition by the seller depends upon a contingency which may or may not happen.

Where goods are of such a character that they are sold by number, weight or measure (for example, by the barrel, by the ton or by the bushel), a sale may be made of a definite number, weight or measure of such goods, from a specific mass thereof, the number, weight or measure of which is undetermined. By such a sale the buyer becomes the owner in common of such a share of the mass, as the number, weight or measure, purchased by him, bears to the number, weight or measure of the entire mass. If the mass contains less than the number, weight or measure purchased by the buyer, he becomes the owner of the whole mass, and the seller is bound to make good the deficiency from similar goods, unless a contrary intent appears.

V. DESTRUCTION OF GOODS SOLD: Where parties purport to sell specific goods and, without the knowledge of the seller:

1. The goods have been wholly destroyed at the time when the agreement is made, the agreement is void;

2. The goods have perished in part or deteriorated wholly or in a material part, the buyer, at his option, may treat the sale (a) as void, or (b) as transferring the property in the goods, or in a part thereof, and binding the buyer to pay the full agreed price, if the sale was indivisible, or a pro rata sum if the sale was divisible.

SETTLEMENTS IN YOUR INTEREST

Handled During the Past Two Months by the Eastern Millinery Association

Avon Hat Co., 626 Sixth Avenue, New York. Not yet settled. Assigned to Secretary for the benefit of the creditors.

A. D. Burgesser & Co., 1-3 West 37th Street, New York. Not yet settled. Assigned to Secretary for the benefit of the creditors.

Greenstein Bros., & Co., 568 Broadway, New York. Assigned to Secretary for benefit of the creditors. A settlement of 25 per cent. effected. Bankruptcy proceedings dismissed.

N. Whitman, 598 Broadway, New York. Not yet settled. Assigned to Secretary for the benefit of the creditors.

Shield Huth Millinery Co., St. Louis. While numerous conferences were held in an effort to save the estate for the creditors, it was finally decided to settle the matter through bankruptcy proceedings.

Pollock Pettibone Co., Detroit, Mich. This firm has been granted an extension of a year on Spring purchases.

What to do Before and After A Fire

PROVIDE yourself with fire insurance of a volume sufficient to cover any possible loss, in companies approved of by the Insurance Department of the State in which property to be insured is located. All companies approved of by the State Insurance Departments are not of equal strength; therefore, look well to the proportion of net surplus to size of the companies in which your insurance is placed.

See that the written, typewritten or printed forms, privileges, or stipulations attached to all policies covering on the same property read exactly alike.

Copies of several successive inventories are of great help as corroborative evidence and two successive accurate inventories are invaluable in the adjustment of a loss. Keep same in some other place than where the property insured is located. The next best place would be a dependable fire-proof safe.

As stock increases, increase insurance in proportion, being careful to have same concurrent with all other policies covering your property.

WHAT TO DO AFTER A FIRE

PROTECT your property so as to minimize any further damage to it. *You are required to do*

this by the conditions of all policies, and it is sure to inure to your benefit.

Notify in writing all insurance companies carrying your insurance.

Consult one or more mercantile houses with whom you do business, and in whom you have confidence, and the broker or local agent through whom your fire insurance was placed before entering into any agreement, verbal or written, with anyone to represent you in the adjustment of your loss.

Make a true and accurate inventory of your property, giving sound value before the fire and the amount of loss claimed on each item thereof, also have your books in complete order, posted to date, or as nearly so as possible, ready for examination by the underwriters.

Proofs of loss as specified by the policy conditions should be furnished to the companies within sixty (60) days after the fire unless the time for so doing is extended in writing by the company or companies. In New York State the Court of Appeals has held this to be necessary.

If the removal of your property on account of fire is required to safeguard it, the insurance follows the property so removed for five days, during which time you can make further arrangements concerning same.—*Compiled by the New York Credit Men's Association.*

The Right Way to Start Express Shipments

IF your goods are worth shipping, they are worth shipping the Right Way. Loose shipping methods defeat good advertising, good salesmanship. You cannot satisfy your customers unless your shipments reach them in good condition. Do you know if your shipments are being started right?

Good packing, good wrapping, and good marking are essential to good order deliveries.

A shipment started the right way gets the right of way.

For your guidance certain simple but safe packing and marking rules approved by the American Railway Express Co. are outlined in a folder just issued by the company.

Good Packing—A Few Suggestins

All express shipments must be prepared or packed in a manner to secure safe transportation with ordinary care on the part of the express company.

Consideration should be given to the fact that express shipments are necessarily handled many times in transit; that the shortage of cars makes it necessary that express cars be loaded practically solid; that shipments vary as to size, weight and shape, which adds to the difficulty of stowing freight in the cars.

Shipments of particularly fragile nature, in addition to being very carefully packed, should be labeled to indicate the nature of contents.

Shipments wrapped in paper must not ordinarily exceed 25 lbs., and then at least two sheets of heavy wrapping paper must be used and package tied up with heavy cord round each end and over the centre.

Cartons—Use nothing but standard-test cartons described

in Classification Rules. The best way to secure the flaps of one piece or slotted cartons is to glue them over the entire area of contact with silicate of soda.

When paper tape is used it must be at least two inches in width and the ends must lap 2½ inches or more over the sides of the box and be glued firmly to all surfaces with which they come in contact. Paper tape is good added protection, but do not overestimate its strength as a means of holding a shipment together.

Two-piece or Three-piece paper cartons must be securely tied with heavy cord (in one piece) or cloth or metal tape.

Second-hand Containers—Considerable risk is involved in the use of second-hand containers for express shipments and we strongly urge that they be not used. If used (the old marks must be effectively erased), they must meet the classification requirements, which means they must be practically in as good condition and as strong as when new and the ends must be fastened. It naturally follows that greater care should be used in gluing the flaps and sealing these shipments than in the case of new cartons.

Hints on Good Marking

1. Always show shipper's name and address.
2. Place plain, legible addresses on each piece of each shipment.
3. Place address directly on shipments by use of crayon (not chalk), brush or stencil, if possible to do so.
4. Always erase old marks.
5. When marking heavy shipments or shipments of iced goods, addresses must be placed on some protected part of shipment where they will not come in contact with other shipments.
6. *"Inside Information"* is always valuable. Place name and address inside each package.
7. *C. O. D. Shipments.* Shipper's name, street and number, amount of C. O. D. and C. O. D. number or invoice number, to be plainly shown on shipment, and C. O. D. envelope.

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THEO. I. STURTZ, Associate Editor

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DUTY TO ACCEPT DELAYED SHIPMENTS

While a carrier must make delivery of shipments within a reasonable time, and is liable for any loss or injury to the goods by reason of the delay, if through its faults or negligence, yet the law does not make the carrier an insurer of the time when the shipment must be delivered, except where the contract of carriage stipulates a special time for delivery, or the carrier knew of the special circumstances that required haste in delivery at the time when receiving the goods for transportation.

Consequently, while the law requires a carrier to make a delivery within a reasonable time, yet, since what is a reasonable time is a question of fact, depending upon the circumstances of each particular case, a consignee is obligated to accept a shipment no matter how long it may have been delayed, except where through the delay the shipment has become wholly worthless, i. e., of no market value to the consignee or any others. If the shipment is not wholly worthless, the consignee should accept the same, and hold the carrier responsible for the injury. The general rule, by which the damages for the injury are computed, is the difference between the market value when the goods should have arrived and the value at the time of their delivery or their sale, the carrier being liable to the extent of the depreciation.

So that, if there is any shipment in question, we would advise that you accept it, sell it at the best market price obtainable, and hold the carrier liable for the difference between the amount of such sale and the invoice price to him, unless the goods when delivered at destination by the carrier, had no value to the consignee or no market value to anybody, to the extent of destroying its entire value, in which event you need not accept the shipment, and may hold the carrier liable for their full value.

All express and freight claims should be referred to this office, and will be forwarded to The Traffic Clearing House.

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